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At the End of the Second Year

"Now I saw in my dream, that by this time the Pilgrims were . . . entering into the Country of Beulah, whose air was very sweet and pleasant, the way lying directly through it. . . . Here they were within sight of the City they were going to."
—The Pilgrim's Progress.

AFTER Robert Fulton had invented the steamship, he took his invention to Napoleon.

It was a great chance for the Emperor. The steamboat would have made him master of the English Channel: his longed-for invasion of England might have become a reality.

But Napoleon refused to see Fulton.

"Navigate a boat in defiance of wind or tide!" he exclaimed. *"It's impossible."*

Westinghouse offered his air-brake to Commodore Vanderbilt: and the Commodore snorted.

"So you want to stop my trains by jamming air against the wheels, do you? *It's impossible."*

We do not claim the right of mention in the same breath with Fulton and Westinghouse. We share but one humble distinction with them.

To us also wise men said, when we launched this weekly magazine: "It can't be done: *it's impossible.*"

We were given one month, three months, six months to live, by many whose judgment in such matters is often sound.

But with this issue we reach our second birthday.

You who discovered us tucked away on the news-stand, and who have remained faithful ever since, will perhaps be glad to know that you are not alone in your devotion.

No other magazine in this country has ever, in so short a period, gathered so many readers.

The mark that we set for ourselves a year ago was 500,000 net paid circulation in 1917.

Sound publishing policy dictated that we should not attempt to reach beyond that mark: on the contrary, we have made real effort to stay within.

Yet our circulation has exceeded the speed limit. It is to-day in excess of 600,000.

A year ago we placed at the top of this column the head of Abraham Lincoln.

One may draw many different lessons from the life and character of Lincoln. But to us his presence is a constant reminder of this special truth:

That the greatest service any man or woman can perform to the world is first of all, by hard work, to make the utmost possible of his or her own life.

That only those who have been faithful in few things are worthy to be made rulers over many things.

We have not edited this magazine on the assumption that the American people are chiefly interested in politics; we have not pinned our faith to "movements" or "reforms" or the advent of the millennium through legislation.

Rather, we have sought in our modest way to help each reader to institute his own individual millennium in his own life, by making the most of himself.

By living a healthier, more outdoor life; by being a more efficient worker in his business organization; by cultivating thrift, and joining the most self-respecting club in the world—the company of those who have money in the savings bank.

We believe in lots of good entertainment. (The Boston *Transcript* credits us with publishing the best short story that appeared in any magazine last year.)

But we believe most of all in self-improvement, in happier homes, in constant growth through constant study. We echo Lincoln's phrase: "Work, work, work is the main thing."

Only those magazines that *serve* deserve to *survive.*

Building on that foundation of real usefulness, we expect this weekly to be an important force in American life.

We are more than grateful to you for your enthusiastic helpfulness. We have still some problems to solve; but, like Pilgrim,

We are within sight of the City we are going to.

Bruce Barton, Editor.

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April 30, 1917

Every Week

$1.00 per Year
3 Cents a Copy

THE BLUE AURA

By ELIZABETH YORK MILLER

Illustrations by Arthur I. Keller

"THAT will do for to-day, young ladies. Ten o'clock to-morrow morning, please."

The rehearsal was dismissed.

Twenty pairs of tired young feet were regalvanized into action, and went scampering up the long stone corridors. Twenty under-nourished and poorly clad girls poured into the dressing-rooms, and, following instinct, took immediate possession of the looking-glasses.

Out came the powder-puffs and sticks of lip salve. Off came the ballet skirts and slippers, and walking attire was resumed.

Several sat down and nursed their poor stricken feet. There had been hours of sheer toe twirling that day.

They were machines—dancing machines. Thin-chested, anemic of face, scrawny-armed, they boasted an under-development that told of merciless training in the ballets.

Three intimate friends had contrived to obtain the best of the dressing-rooms for their exclusive use. By an assumption of arrogance close akin to snobbery, they let the timid forces of the little band. The other girls looked up to them, envied them, hated them, longed to be one of them.

On the surface it was difficult to see what occasioned this class distinction. The three were no better off in worldly goods than the others. They were not favorites of the ballet mistress or of the stage-manager. Indeed, one of them was anything but a favorite, and it was precisely this one who had set up the superior clique.

Her name was Dora Trelawny.

As she sat on the narrow bench, buttoning her shabby boots with the aid of a hair-pin, she seemed incredibly young even for her eighteen years. But, looking closer, one might fancy that she was old for her eighteen years. She was as thin as a rail; her eyes were fiercely black; her hair was a short, dark, wavy mop. As she leaned forward it fell over her eyes, giving her a bright, animal look. Her features were rather delicate, and beautiful in profile. Full face, her mouth was too large. When she smiled, her glittering teeth and eyes conveyed a startling impression of ferocity.

OF Miss Trelawny's clothes it were kinder not to speak in detail. She was very, very poor, and had been out of an engagement for three months. The show they were rehearsing might put up its shutters in a fortnight, for all she knew. With her friends she boldly discussed its demerits.

These two friends, chosen by her for their perfect submission to her will, followed Dora Trelawny's lead blindly.

One of them was a tall, worldly-minded young woman, with large features and red hair. She "made up" quite wonderfully, but away from the footlights she was not beautiful. Her name was Ivy Love.

The other, Betty St. Clair, was the only fat girl in the company; that is to say, she was plump—a round-faced little brunette who was always hungry.

As she powdered her plump features she mumbled chocolates. Her hand-bag contained also an apple and a penny's worth of sweet biscuits, which she took out and laid on the dressing-table.

The tall Miss Love, who had trained herself never to be hungry, eyed Betty's feast with disdain. Dora, who had trained herself to be unspeakably proud, eyed it fiercely. The sight of Betty's plaid back at the mirror, with the rhythmic movement of the plump jowls, drove the younger girl to the verge of frenzy.

Her boots buttoned, she leaned against the wall and closed her eyes for a moment.

Betty laid down her powder-puff and began on her apple, crunching noisily. It never occurred to her that she was the object of envy.

Dora raised herself, opened her own hand-bag, and surreptitiously examined its interior, hoping perhaps to find a coin that she had overlooked. The two pennies were still there, but no family had been born to them.

Two pennies!

It was last night since she had tasted food, and then only a piece of bread and sausage. This morning she had had a cup of weak tea without milk or sugar. It would be ten days before the first week's salary could be drawn—three days yet before the first performance.

Dora had a true feminine scorn of food when there was plenty of it to be had; but this was different. She was so hungry that even the smell of the rice powder that permeated the little room made her mouth water and her head grow light.

The greedy Betty could do battle with life while waiting for engagements. She had no pride, and, whenever she wrote to him for it, a quite wealthy uncle who owned a draper's shop in Highgate would send her five or ten shillings, as the case might be.

Ivy Love, when not on tour, lived with her parents. Her father was a clerk in a city warehouse.

Dora lived by herself, in a furnished room in New Compton Street. Her landlady was an Italian woman of so amphibious a nature that room rent was demanded in advance. Dora would have died rather than ask any favors of Mrs. Petrosini, even so much as a cup of coffee.

When the girls were dressed they separated. Dora was the last to go. She remained on a pretext of doing her hair over. What really detained her was a half biscuit that Betty had dropped to the floor by accident.

Dora fell upon the morsel and devoured it with pitiful anguish. It racked her insides horribly. What she wanted was coffee and steak and potatoes, with plenty of bread and butter.

DORA had "told the tale" to her friends with amazing success. They believed every word of it. She had a wonderful imagination when it came to details. Quite grandly had she pictured the ancestral seat of her family in Sussex. Trelawny Manor, she called it. She even possessed snap-shots of the place to give body to the story. One of them showed a group of people on a lawn, including a child in a white frock, which she declared to be herself at the age of ten.

The house was a stone mansion, half covered with ivy. In the group was a tall man with a sweeping mustache, with an elegant woman clinging to his arm. These, Dora said,—not without pride,—were her father and mother. She had broken their hearts by running away from home to go on the stage. She believed they had spent a fortune in trying to trace her, but so far without success.

Betty and Ivy thought her rather cruel to have left her parents like that; but they admired her pluck, and basked proudly in the vicarious atmosphere of her aristocratic lineage.

Quite conscientiously Dora lived up to her rôle. She ordered them about, snubbed them when occasion required, was intoxicatingly sweet if it suited her, and, above all, honored them with her confidence and friendship. Among other things, she professed never to have been in love—and she never confessed to being hungry.

To-day, however, she confessed hunger to herself most earnestly.

It was after six when she left the theater. Her eyes had the dull expression of a famished, prowling young cat. Her over-exercised legs trembled beneath the weight of her slight body.

The evening was cold. It was late in March, and gusty. The streets about Shaftesbury Avenue were irritating with eddies of dust and scattered papers. Dora's clothes were thin. Her blouse had a deep V which exposed her lean throat to the wind. The pavement struck cold through her boots.

Fortunately, it was not far to her shelter in New Compton Street. The door stood open, and the Italian woman was in the hall, talking to a man. He was a young man, very sleek and dandified and handsome. He had set down two suitcases marked with company tags. Evidently a music-hall artist bargaining for his week's lodgings.

He gave Dora a bright glance as she returned Mrs. Petrosini's greeting. She also stared briefly at him—long enough to be conscious of a faint thrill of interest which for the moment superseded the pangs of hunger.

As she went up the stairs she heard him ask Mrs. Petrosini who she was.

By the time she had climbed the third flight, however, he was all but forgotten in a renewed frenzy for food.

When she entered her bedroom and turned on the gas, she gave a cry of inarticulate delight at the sight of a black-bordered envelop on her washstand. She had been expecting that letter for days, and now it had come—at the eleventh hour.

The address was written in a round, carefully formed hand; the postmark Hillborough, Sussex. Hillborough was the site of the "ancestral seat."

Dora tore open the envelop and extracted the double sheet of expensive mourning note-paper it contained. There were scarlet spots on her cheeks, but they blanched away to dead white when she realized finally that there was no inclosure.

So far as the stationery went, there was no reason to doubt the tall story she had told her simple-minded friends. The letter-head bore both telegraphic and telephonic addresses as well as the inscription: "The Manor, Hillborough, Sussex."

After that came this:

Dear Dora:

Am sorry to hear you are so hard pressed, but perhaps by now things are better with you. As the family is in mourning for Major Dagnall's brother, there are no house-parties this spring, and consequently no tips. Mr. Bingo is talking about taking a new situation. As for me, I spent my last quarter's wages on a new outfit for Easter the day before your letter arrived. I am sorry. Madam is so strict that I can not ask her for an advance without telling her what it is for. If I said you were my sister she would not believe me.

It seems to me that, with all the money spent on your education and dancing, you ought to be able to take care of yourself by now. Let me know if things are better with you.

We shall be coming up to town in June, and perhaps by that time I may be able to spare you a pound or two if you need it. On no account must you write to Mr. Mayfield. It will get me into trouble if you do, as I signed off not to worry him after you were exhausted. Your loving mother,

E. TRELAWNY.

P. S.—If the worst comes to the worst, why don't you go into service?

"Dora surreptitiously examined her hand-bags. The two pennies were still there, but no family had been born to them."

The crux of this rather grim letter lay in the postscript. The worst had come to the worst.

The girl flung herself on the bed and cried. She was an aching void, clamoring for food. After a while she got up and drank a glass of water. It almost made her sick.

She read the letter through again before she destroyed it.

Write to Mr. Mayfield, indeed! She would rather starve. She was starving. The man to whom she owed the fact of her life, and who had educated her scantily, was less than nothing to her. She hated the very thought of him.

The theory of acting upon the advice of the postscript exploded under the most casual examination. Going into service was not so simple a matter, as the trained lady's-maid, Edith Trelawny, had every reason to know. The advice was cheap, but to follow it was beyond Dora's means.

With her ballet-dancer's mincing gait and her short mop of frizzy hair, no respectable agency for domestic servants would have looked at her. Nor had she any training to fit her for household duties, nor print frocks, caps, aprons, and neat black dresses in which to execute them.

She could be and do nothing. She was nothing at all but one vast hunger at the moment. It kept her from thinking.

OUT in the narrow, untidy street, children were playing noisily at their games, but with no sustained effort. Every now and then a taxicab hooted into their midst and scattered them.

Sometimes the cabs stopped at the Milano, a little restaurant opposite, brave in its fresh paint, maddening in its florid aromas of food.

Dora hung out of her window in the Italian woman's house and fastened her hungry gaze on the restaurant. She could see the heads of some of the diners, their jaws working like Betty St. Clair's. Every now and then a waiter came into view bearing a steaming dish.

Down below, in the twilight of the street, the front door banged. The good-looking young music-hall artist came out on the steps and stood gazing contemplatively at the Milano. Dora Trelawny read his mind. He was wondering where to have his dinner. She heard him jingle money in his pockets. Then out of one of them he took a small file, and began in leisurely fashion to attend to his nails.

The girl was in no mood to be fastidious. She did not regard him personally at all. She did not think whether she was going to like or hate him. He was simply a means to an end, and the end was food. Never before in her life had she cadged a meal, but she meant to do so now, by hook or by crook. She snatched her hat and raced down the stairs.

By the time she reached the bottom, she had the hard bitten look of one who has been a traitor to herself—to her own best principles.

She smiled on the young man, but wolfishly, like Red Riding Hood's false grandmother when the beast croaked: "The better to eat you with, my dear!"

The youth had finished with his manicuring. He slipped the implement back into his pocket, where it fell with a silvery sound among the loose change. He did not know that hungry Dora Trelawny had marked him down for her prey. In his own mind, it was the other way about.

He raised his soft felt hat, taking it daintily by the middle so as not to destroy the crease.

"Good evening," he said. "Cold, isn't it?"

"Frightfully cold," Dora replied.

She was out of breath from running down the stairs so fast, and settled her black velvet tam-o'-shanter with fluttering fingers.

"Mrs. Petrosini tells me you're in the profession," he went on amiably. "My name is Tyson—Teddie Tyson—'Tyro and Turco,' you know."

Dora didn't know.

He explained that Tyro and Turco were an acrobatic comedy team. His partner, Turco, was the clown. Turco was his real name. He was a foreigner—something like a monkey in facial expression and agility.

Dora laughed shrilly, but her attention was on the restaurant across the way.

And now he read her mind.

"Do you get your meals over there?" he asked. "Mrs. Petrosini says it's a good place. I was going to Chapin's, but—"

"Oh, you'll like the Milano!" Dora exclaimed.

She made a business of buttoning her shabby glove.

"Come on, then—unless you've another engagement," said Mr. Tyson.

Dora was not sure whether this was an invitation or not. She clinched it with a show of reluctance. In another moment he made it plain that he was inviting her to dine with him.

By the time her appetite was satiated, Dora scorned herself thoroughly. She believed that her weakness had been indefensible.

It was nothing to accept a meal from a man when she did not actually require it as charity—quite something else when it became an obligation.

She, Dora Trelawny, was under an obligation to this stranger. What was worse, he had come gradually to understand that she was, and took a stealthy appreciation of the fact.

SHE was nervous of him. He was not to be over-awed, like Betty and Ivy, with tales of the ancestral seat. He laughed with contempt at her little airs of superiority.

But the girl herself inflamed a heavy interest in him. He liked the spectacular aspect of her: her mop of short, outstanding hair; her wide, red-tipped smile; her fierce, dark eyes. And her great need was his opportunity.

They became intimate in their conversation, and gossiped about themselves. She learned that his father had been a circus clown and his mother a bareback rider. They had both met violent deaths. He had brothers here and there, and one sister who had married out of the profession. He said he was twenty-four and had been tumbling since he was six. He and Turco drew a joint salary of twenty pounds a week, but their travelling expenses were heavy. They were booked now for six weeks in and about London, and so might hope to save some money.

It was Turco who had recommended Mrs. Petrosini's establishment. Teddie Tyson did not think much of it; still he would stay on, now that he had arrived.

Dora wished with all her heart and soul that he wouldn't. To-morrow night she would be ravenous again. Already he was trying to make an engagement with her for to-morrow night.

They went back to Mrs. Petrosini's, and she made him leave her on the stairs, but not before he had managed to kiss her. He went out again. She heard the door slam as she hurried up, his soft kiss still burning her lips. She had been kissed before in her young life, but never without half willing it, never in fulfilment of an obligation.

Her cheeks burned as she sat on the edge of her bed and reflected that she had been fed, and had paid for her feeding with a kiss. It was horrible.

OUT of the dim past a certain heritage of delicacy had come down to her.

It made her dream, and sometimes gave her wonderful visions of herself as she ought to be. At times the story of the ancestral seat and the Jingle, well born parents she was supposed to have deserted, was more real to her than the actual facts of her existence, she longed for so many things she did not and never could possess.

It was night, and she undressed and fell asleep finally, her appetite satisfied, yet the torment of to-morrow holding its menace over her like a sword.

What would to-morrow bring? More food—and more kisses?

She did not know. There was a horrible uncertainty about it all.

When the morning dawned she was hungry again. Oh, that hunger! It was like a rat gnawing at her breast-bone.

There was still a little tea left, but it was difficult to bring water to boil over the insufficient gas-jet. The cunning Mrs. Petrosini had tampered so successfully with the burner that only the split two thirds of a flame could flicker up.

However, Dora made her tea, such as it was, and bought a halfpenny bun on her way to rehearsal. This she ate in the street. She was almost satisfied—fairly strong for the day's work.

Mr. Tyson had been nowhere in evidence when she left the house. As the day and her hunger developed, she began to fear that perhaps his interest in her had flagged. Perhaps he would not be waiting on the steps to-night to take her to the Milano. So she was torn between two fears—the fear that he would or would not be there. All day she thought of him in the mingled anguish with which one with an aching tooth contemplates the dentist.

At one o'clock the rehearsal halted abruptly. There would be an interval of two hours, to allow important people opportunity for their lunch.

The three friends, linking arms, wandered out into the streets. They were all rather silent at first. Their purses were empty. By a slip of the post, Betty's money order had not come. She, having no pride, but great confidence in the future, tried to borrow from Dora and Ivy. Ivy, consistently above food, had only her future face. Dora gave Betty a penny, which the greedy girl invested in chocolate from a curb vender. She offered her friends a share of it, but they refused. Her hunger was like a baby's; it could not be stifled. For the sake of peace, at all costs it must be satisfied. Yet that was a difficult thing to do.

AS they wandered about, looking into shop windows at cheap finery they had little hope of buying, quite gaily their talk turned upon food—upon meals that were past, of restaurants they had known, of Christmas spreads on the stage at pantomime-time.

Dora, however, said nothing about the night before at the Milano. She felt guilty before her friends. They were good girls. Neither of them, she felt sure, had ever bought a meal at the price of a kiss.

Then they talked about love and marriage. Ivy thought the combination must be highly agreeable, if one found the right man and he had plenty of money. Betty longed for it. Dora scoffed at it. She, who had never been in love, discounted the whole idea. It was one half love and the other half marriage that made all the trouble in this world, she said. She spoke with great bitterness, and neither of them knew that she was thinking of her mother and a mysterious man of the name of Mayfield. They admired her for her hardiness. There was something so bril-

faint, so abandoned, in her point of view, that it gave them a pleasurable shock.

As they neared the theater again the conversation turned back to food. Betty was waiting. She knew she was going to faint before the afternoon was over.

"Little pig!" exclaimed Ivy impatiently.

The two nearly quarreled over that. Dora held aloof. She knew what her own temptation had been; how she had fallen—could fall again, perhaps. She hid the fact like the grim secret it was, but it made her more tender toward Betty.

There was the grinding anxiety not only of the future but of the present. The future did not matter so much. They were young enough to sense its charm.

DURING the afternoon's torture a girl did faint, but it wasn't Betty St. Clair. It was a frail, consumptive-looking creature who was rather shunned by the others for something dubious in her relations to society. She had a fur coat and a silver-gilt hand-bag, and tasted to rehearsals. The wardrobe woman was sent out to fetch brandy and milk, and the others stood about watching her restoration to consciousness with greedy eyes and stolid faces.

Dora wished that she could faint. She hated the consumptive-looking girl, and determined to ostracize her more than ever. She could never forgive that girl for fainting.

But, worst of all, she could not forgive her own guilty secret. It filled her with a grievance against the whole world, with the exception of Betty, who was honest about her hunger. Betty got Dora's last halfpenny. It would buy a small bun, and Dora was growing reckless. She felt as if she did not care any more. The girl who did not need brandy and milk, but who had obtained them, nevertheless, through fainting, had put the cap on Dora Trelawny's impatience.

The secret weighed upon her as she hurried home that evening. Freshishly, the weather had changed. It was warm and windless. In the evening papers it was proclaimed that spring had come. There were primroses, daffodils, and violets on sale in the streets.

When Dora reached the house, Mrs. Petrosini came out of a room on the ground floor and eyed her with shrewish, heavy-lidded interest. An adorable child was clinging to her skirts—a sailed little child, but beautiful as the Italian angels.

"Mr. Tyson, he asks after you," said Mrs. Petrosini. "There is something upstairs for you. When can I have the rent for next week?"

Dora winced. The association of ideas was too painful.

"To-morrow—or the day after," she said in reply to the last question.

Mrs. Petrosini shrugged her clumsy shoulders. The child sucked its finger and regarded Dora out of unfathomable brown eyes.

"I should like it to-day," said Mrs. Petrosini, with wistful frankness.

But Dora was just as firm—disappointingly so.

"I haven't got it to-day," she snapped. "You can't give what you haven't got."

"You must pay what you owe," said Mrs. Petrosini gloomily.

"When I owe it, I will," Dora retorted, starting up the stairs with a lofty air of indifference.

"Terms in advance!" the landlady shrieked after her.

"Your terms—not mine," Dora flung back.

A door on the first landing stood at the crack. As she passed it Dora was aware that it moved softly. She trembled with outraged pride. That was Tyson's door, she felt sure. He would have the best room in the house, undoubtedly—and he had heard every word of what had been said.

He would understand that she could not pay for rent any more than she could buy her meals. In his common way, he would see straight through her poor subterfuges. He had not even believed the story of Trelawny Manor, and had shamed her assumption of grandeur by the simple tale of his own humble beginnings. It did not make her like him any the better, but it made her fear him. She felt the elementary power in truth that no sham, however clever, could imitate.

And now the ravenous hunger was on her again. A breath of faintness swept over her as she mounted the last flight of stairs. She went up with heavy slowness. That faintness would have been useful in the theater, but now it served no purpose. It was a pity she had to be so proud when other people were about.

She opened the door, vaguely curious about what she should find there. Mrs. Petrosini had said there was something.

A message from *him?*

It had taken the form of a bunch of violets, which the landlady had thoughtfully put into water. And romantically thrust in among the tops of the blossoms was a folded slip of paper on which was written the hope that he would see her to-night.

With a very serious face, Dora Trelawny took stock of her wardrobe.

One by one she reviewed the limp gay garments that had seen better days—some of them on other backs than hers. Her selection fell at last upon a sack-like gown of cheap worn black velvet, which looked well enough by night, and, since it was fairly heavy, could be donned without a coat. With it she wore her black tam-o'-shanter and a string of scarlet beads. Her gloves were not decent enough, so she left her hands bare.

As she dressed she was acutely conscious of her hunger. It was like a consuming fire. The fire raged, and she hated herself fiercely, thinking of Betty, too—wondering if Betty's money order had come, or if the complaisant uncle had failed in his duty, as comfortable, well fed people do sometimes fail.

Dora was thoroughly wretched, and being wretched she smiled her wicked smile at the image of herself in the glass. It seemed to her that she was growing ugly—that the grinning skull was inadequately masked by its thin layer of skin and muscle.

Oh, hideous—to fade away to bones! All through lack of food—through lack of what was every woman's right.

THERE was a surprise in store for Dora—almost an agreeable one. She was not to dine alone with the autocrat of food. When she came down, uncertain as to where and how she was to meet Tyson, since no rendezvous had been suggested, he emerged from his room—it was his door that had been on the crack—and following him was a short, powerfully built man, with long arms like an ape's, and a curious shaven head in which were set a pair of cunning, monkey-like eyes.

After the description she had received, it scarcely needed an introduction to tell Dora that this was Turco, the clown partner.

Tyson frankly apologized for the intrusion of Turco, who, it seemed, had come around with a great idea for a new development in their act. They had been practising it all the afternoon, and both of them were hot and tired.

Turco was slovenly. His wilted collar, much too big for him, his baggy clothes, his red necktie, gave him an uncouth, repulsive appearance. There was a dark tinge on his shaven chin and cheek-bones, a wrinkling of the brows, and a pathetic expression in the oddly set eyes.

As the three started down the street together, people turned and laughed. Dora was furious.

She walked ahead with Tyson, who was as spruce and neat as ever, and Turco trailed behind them like a dog. So far, nothing more than a smile had passed his countenance.

They were not dining at the Milano this evening. Tyson demanded the wider atmosphere of Chapin's. There was some sins he hoped to meet there—a man with whom he had some mysterious business. Dora felt that he was merely taking her along because he knew she had to be fed. It added to her humiliation, and she was sulky when he asked her why she had not worn his violets.

Was she his slave merely for food? She knew she was, but she walked haughtily in her chains, in spite of faintness. Behind them trotted Turco, like the slave's tame ape.

AT Chapin's they had some difficulty in securing a place. They went into the café, a welter of plush cushion and chocolate-colored, marble-topped tables.

When they were finally seated, Dora had her first good look at Turco, spoke to him directly for the first time. He seemed old for an acrobat. She fancied that the rough, short hair on his cropped head was actually grizzled. Yet the handsome boy partner had, with his perfect honesty, made it plain to her that Turco's was the more difficult and dangerous of the work they did together. She sensed an affection between the two men—a quiet, established thing fraught with deep loyalty.

For some reason, it angered her. She was a woman, and could part them—could break up that money-getting cooperation of theirs that rested fundamentally upon their good will toward each other.

So she spoke to Turco with the idea of drawing him out and making him look like a fool.

He was glad of her notice. He leaped to it with a charm and delicacy that gave her a shock. Tyson had said that he was a foreigner; but his speech betrayed no sign of it. His voice was soft and gentle, a cultivated voice.

"I suppose, in your work, you meet a great many interesting people, Mr. Turco," said Dora.

"All people are interesting to me," the odd little man replied, with a wistful smile.

"And I am sure you are interesting yourself," Dora said, smiling slyly at Tyson.

Turco shook his head; he was not so certain about that.

"But you make people laugh," she persisted, determined to be cruel.

"He makes 'em roar," Teddy Tyson put in, thinking she referred to his partner's public life.

TURCO, however, knew better. He knew that this handsome, famished girl was laughing at him when he did not in the least mean to be funny. She was laughing at him as a man. There was sorrow in his monkey's eyes as he tried to smile bravely. He did not hate her, but quite unconsciously he took a horrible revenge on her. It was he who paid for her dinner that night.

Dora's flesh prickled and a cold-hot wave passed over her ill nourished body when she saw him appropriate the bill and take a handful of gold from his pocket, sorting out a coin with his thin, hairy fingers.

Her eyes met Tyson's, seeking in him a refuge. The young acrobat did not know what she meant, but her glance kindled a flame in him. He leaned toward her, so that their shoulders touched.

Then he got up abruptly. Across the crowded room he had caught sight of the man he wanted to see. He left Dora alone there with the creature Turco.

The girl did not know what to do. The atmosphere stifled her. She wished she could get up and leave the café. But she

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"If you need money, there it is. Take what you want. Why do you hesitate?"

When Central Turns Sleuth

By JAMES H. COLLINS

A LITTLE child died suddenly in a city suburb. The child's father was traveling with an advertising automobile that followed no definite route. Half the time it was out of reach of mail or telegraph. The mother only knew the name of a town in a distant corner of the State where her husband was likely to call.

Problem: Find father.

This job was taken up by the telephone exchange in that suburb. When Central knew the circumstances, all her sympathies were aroused. With nothing before her but the long-distance switchboard, with its lamps, plugs, and jacks, and her wits, Central began a kind of detective work that is done by telephone operators in emergencies much oftener than the public knows.

The first call was made at a quarter to four in the afternoon—an inquiry to A, a town where father might possibly be. The advertising automobile had been seen there, but a messenger sent out to find it reported that it had gone—destination unknown. The two neighboring towns of B and C were called, and told to watch for the automobile, word being telephoned around to hotels and stores.

Then somebody reported that the car was on its way to D, which had not been in, but which promised to watch, and notified a dozen surrounding points. Then E was called on a runner, but without results. And by that time it was nine o'clock at night, and the search was suspended until seven the next morning.

Central now unrolled nine towns in two hours, leaving word everywhere, and hundreds of persons were now watching. Presently a man with the same name as father was brought to the telephone, but proved to be the wrong person. From that period until noon, ten more towns were called, and many clues and addresses followed up.

Then the hunt ended successfully, father being found and connected with his family. For twenty hours' work on a call of this kind, the telephone company sometimes receives only the toll charges on the actual connection finally made when the party is found, with maybe fees for messengers sent after people. Central gets—the satisfaction that comes from a good job done, plus the knowledge that she has helped somebody in trouble.

Problem: Find Yee Ling

YEE SING, a Chinaman, lay dying in a city hospital, and wanted to talk with his friend Yee Ling, who had come with him to this country. He was only a laundryman. Nobody knew where Yee Ling could be found. But a nurse told Central, and the latter was touched, and, sitting in her chair with the switchboard before her, she tackled a search of Chinatown that would have tested police abilities.

First, a Chinese restaurant where she sometimes ate. The stolid manager would not tell her a thing. She tried to jolly him for information. Ever try to pump a Chinaman personally? Hard? Well, sometime try it by telephone! A Chinese merchant was more intelligent, and gave her some addresses to try; and for two hours Central rang herself into Chinese laundries, restaurants, and stores, and was snubbed, and cut off, but would call stores next door, and go in again.

Finally she found the Chinaman for whom Yee Ling worked. It was some time before Yee Ling would come to the telephone at all. And then she couldn't talk to him! For he understood no English. Back then to the Chinese merchant who had given her the original clues. He acted as interpreter, and talked to Yee Ling, who went to see his pal. Yee Sing died shortly afterward. He was not a customer of the telephone company, and so never paid for a single message. Even had he lived, he would hardly have understood how the American devils found Yee Ling.

Again, an election night a trolley car ran off a South Boston bridge, throwing nearly a hundred persons into the river, and drowning fifty. The first word of this accident came when two excited men ran into different telephone stations, crying, "Car in the river—get help!" and ran out again. Immediately Central got busy. Word was passed to different telephone exchanges, and the operators went to work with their hearts in the job. The task of calling help was subdivided. Hospitals were told to send ambulances. Doctors, clergymen, and priests were found and sent to the scene of the accident. A half drowned passenger, pulled out of the river, woke to find that his life had been saved by the pulmotor, hurried there on telephone call from Central. The police and fire departments were among the first called, of course.

When to Keep Off the Line

HUNDREDS of calls were made, and it took not merely quick thinking and ingenuity to handle this emergency, but the work had to be done under a double handicap. A great disaster of that kind swamps telephone exchanges with calls for connections, inquiries from friends and relatives frantically begging for news—together with a flood of inquiries from people who merely want to know what has happened, and where, and how, and who ought to stay off the line altogether. Moreover, this was election night, and the telephone service already burdened with political returns.

Suddenly, while the excitement was at its height, Central noticed that a certain telephone had been used for eight or nine calls in quick succession. She knew that this was the residence of a marine wrecking concern's manager. She called him, and found that he was trying to locate a diver and get him to the scene of the accident, but that this diver did not answer his home telephone.

Central volunteered her services as a sleuth, and started a switchboard hunt for the man. She got the house next door, and learned that the diver's home was dark and locked. Then the police near his home were called, and asked to canvass the neighborhood, ask about his haunts and habits, and try to locate him. The policeman sent out merely reported that the house was locked and nobody home—regular old Scotland Yard stuff, Watson!

Then Central called real estate men until the diver's landlord was located. Had-din't know where to find him, but told her of two men whose names had been given as references when the diver leased his house, and, on the chance that they might be close friends and know his whereabouts, she set out to find them. One was located, but had no information. Then she pressed an automobile owner into service to work on the personal-habits-and-familiar-haunts line of attack with which the police had failed, and as soon as he had gone out scouring the diver's neighborhood she rang up every movie theater in that district, and had his name called from the stage. This proved to be the best clue, in the end, for the diver was at a movie show in another town. Walking out, he heard of the accident from newsboys, and went to the scene.

These are typical cases of Central's detective work in emergencies.

To stay at her switchboard while fire, flood, and explosion threaten her safety, warning people and making connections, is a part of her job that the public has heard about frequently—so much a part of her job that she takes it as a matter of course, and will stick at the switchboard until ordered away.

But her persistent, ingenious search for persons who are wanted urgently is quieter and not so well known, because it is often conducted as a matter of routine, all in the day's work, and not heard of outside the telephone service.

In a big city exchange these cases are usually handled by a chief operator, or "Information." The latter has facilities for finding people by name, neighborhood, occupation, and so forth. Familiarity with emergencies gives her a quick, cool head, and as she rapidly runs down names and telephone numbers in her special lists, these can be handed to switchboard operators and a dozen called at once.

A big city, too, has its police and fire departments, its hospitals and emergency crews, always ready for action. Right over the head of every telephone operator in a city exchange, constantly in sight, are printed instructions for reaching these organizations. Central's ear is keen to detect the call from an excited person, and her training makes her expert in extracting information and sending in an alarm. Back of her are the supervisors, chief operator, and information desk, so that very often a word or two sent in over the nearest telephone sets the whole emergency organization of a city at work.

Are telephone Centrals as sweet as they sound? It's often wonder. Here is Miss Catherine Chase, of the telephone exchange in Salem, Massachusetts, who in a recent contest was voted the prettiest girl in Salem.

But in the suburbs, small towns, and lonely villages, with perhaps one or two operators on watch in the dead of night, it is very different. Then Central must be ready for anything, and handle it herself.

First Aid by Telephone

ONE night in a little factory town a signal lamp flashed before the lone operator. She plugged in, but got no response. It was the telephone of a mill some miles away. She rang back, and finally got an answer from an excited workman, who told her a man had cut an artery and was bleeding to death. He had tried to telephone, but could not leave the wounded man. Central called the nearest doctor and sent him to the mill, and also got simple instructions for first aid and telephoned them to the workman.

If you ever plan a crime, be cautious about carrying it out near a telephone, or first carefully wire the receiver to the hook, so it can not possibly fall off while you are struggling with the victim. For a receiver off the hook, and vague sounds coming through to Central, have often led to the capture of criminals. The receiver has been knocked off accidentally, or somebody has taken it off in terror and been prevented from speaking. Central's suspicions are aroused, she notifies the police, and the burglar or assailant is caught.

Again, a receiver off the hook may mean that some lonely person has been taken sick, and managed to reach the telephone, but not been able to speak. By piecing things together and using her knowledge of the community, the operator in a small town often renders vital service.

Central seldom fails in sympathy or resources when confronted with an emergency, for she must have such qualities before she becomes a telephone operator at all. Tests are made to determine her fitness—she must be confident, a clear thinker, have a fair school education, be healthy, keen, and interested in her work. On top of that, she is given a training that fits her to cope with almost anything that comes along in the traffic. Several weeks are spent at a training school, operating on a practice switchboard, answering test calls that teach her to make all sorts of connections and handle all sorts of people.

The Spirit of the Service

WHEN Central takes her place in a real telephone exchange as a seasoned operator, the spirit of the service permeates her. This is as definite as the corps feeling of railroad, military, or any other disciplined organization. Wake her at home in the middle of the night, while off duty, with some emergency that she knows will put pressure on telephone facilities, and instantly she is on her way to her exchange, ready to go through rain, flood, snow—what not—to reach the switchboard and help.

The public—and that is you—owes Central consideration, courtesy, and thanks for her emergency work.

It also owes her a peculiar kind of emergency cooperation that can best be explained by an actual illustration.

Not long ago there was a fire in the business section of an Eastern town. When the fire chief arrived he saw that a second alarm must be turned in. The city fire-alarm system was then found to be out of order. He sent a lineman to telephone for more apparatus.

The town, not a big one, has a fire whistle, which was blowing. When people heard the whistle they all turned to the telephone, asking Central about the fire. The switchboard was a blaze of signal lights, and the swamped operators were working to answer the "curiosity calls," one by one, with half an hour's accumulation ahead of them. Somewhere among those hundreds of tiny electric lamps, lit by curiosity, was the one with a waiting fireman at the other end, and serious business—perhaps the safety of property, life, the community. How were the operators to know that his call was different? There was no way. Only by chance did one of them plug in and get the real emergency message. But for luck, he might have waited fifteen minutes.

So just bear this in mind:

When you really need Central, call her.

But when somebody else needs her, and your call is backed by nothing more than curiosity—keep off the line!

Her Own Business

By FREEMAN TILDEN

Illustration by George E. Wolfe

"After you are married," said Elizabeth's mother, "is the office going to be yours—or hers?"

"NO, no, no, no!" cried Hyatt. "You mustn't do that, Miss Farnum! Just because—"

"Yes, yes, yes, yes!" she repeated, in what was nearly a croon of delight. "I know what I am about now! And if you persist in calling me 'Miss Farnum,' I'll call you 'Mr. Hyatt.'" She ran to him again, and put her hands in his. "Oh, Edwin Hyatt!" she whispered at him, "I'm so happy now! I feel like a little girl again! And to think—you might have gone away from here without saying a word—"

It was useless to think of business then. He held her as tightly as if she had not had a penny to her dowry; as if he had never been gloomy and depressed in thinking of the chasm that separated them. He couldn't believe it, even when he felt her hot cheek against his. She was a woman then! And a million or so of dollars didn't make any difference, after all! The barrier that had appeared so hopelessly insurmountable had crumbled at the first word of love; and Hyatt felt as pleasantly foolish as a man who, groping in the darkness, pushes violently at a door that isn't there—and falls triumphantly through the opening!

Yet he had to say what was in his mind.

"Elizabeth!" he told her, practising gingerly upon the name. "You are doing just what *they* want you to. I believe in my soul there's a conspiracy to make you sell these plants—and you're playing into their hands!"

She laughed with her eyes—laughed mysteriously.

"Let the conspirators beware!" she said in mock-tragic tones. "Ah, Edwin, I am *fiery* when I want to be. You just wait, I have a plan! And it isn't a new plan, either. I thought of it long ago—it seems long ago—and now that what has happened—is what has happened—I'm going to do it!"

Hyatt had a great desire to say something heroic at that juncture—and, like many another sincere fellow whose feelings are too big for utterance, he said something surprisingly trivial instead. What he remarked was:

"Oh, well, I can't give you office advice any more. I—I'm fired!"

He thought she would laugh at this. But she didn't. It came near producing the horribly opposite effect. Her eyes clouded as she answered:

"Please never say anything like that again, Edwin! I mean, not while it is a fresh wound—*is here*—as it is. I know I ought to laugh about it, but—I can't. You don't know what torture it was for me—to say what I did. It's true I didn't want you to work for me any longer! But do you know why I didn't? I—I—"

"Oh, let's not talk about it, sweetheart!" he said, drawing her toward him.

But she drew away.

"Yes, I must talk about it. I must explain it. I didn't want you to work *for* me any more! I knew I was beginning to care for you—I knew it most when you were away on that long, long trip. I didn't take interest in my work, Edwin. I used to stand in front of the railroad map over there every morning, and wonder just what spot you were on. Wasn't that maudlin? It was then I began to realize—what had happened! It was then I began to half dread your coming back—to greet me as 'Miss Farnum,' as your employer, as somebody who was paying your—good heavens! don't you see what I mean, Edwin? I didn't want you working for *me*. I wanted to be working *for you*. I didn't want to tell *you* what to do. I wanted you to tell *me* what to do. It seemed so unreasonable and unjust and—and not nice at all—to be the superior of a man who—who was so much superior to me. I couldn't stand it any longer, that's all! I was glad—yes, I was wretchedly glad when Rouss gave me the chance to make up my mind. Do you understand?"

"I don't understand all that," replied Hyatt, with a trembling voice, clasping the woman tightly. "I only understand what you said about—about looking at that railroad map in the morning, about wondering where I was. That—is so wonderful, it—hurts. Because, do you know that, every single day on that trip, I used to sit down and sunburn up this very room we're in now, and I used to see you sitting here? And I used to get bitter sometimes, Elizabeth, because I thought I could never even tell you how I felt. I almost made up my mind not to come back at all. It wasn't because I didn't want to be in your employ, though. Not a bit of that feeling. It was just the thought that I couldn't bear to sit here with you, and look at you, and stifle, struggle every bit of feeling within me. And now—"

"Do you want to work *for* me any more?" she asked quizzically.

HYATT considered soberly.

"I would work my hands off for you, Elizabeth!" he cried. "But perhaps it's just as well the old relations don't go on. I can't ask you to marry me now. I don't know just what to say. I think this love will give me superhuman strength. I think I can go out and do something tremendously big. I know I can. Then I can come to you and ask you—"

"I don't like the program at all!" she answered, with a queer little pout. "That's all right in story books, Mr. Edwin Hyatt, but I've been brought up differently from that. I never had to wait for anybody or anything—so now! What will I be doing while you are off becoming a Monte Cristo? I want to be happy. I want to be happy, not five years from now, but right now!"

"I do want you to marry me," gasped Hyatt. "But—"

"People will say?"

"I don't care what people say!" he replied quickly. "I only care what I think. I want to have something to give you—something real—position, or money, or whatever it is—"

"You have something to give me," she answered softly. "You have been giving me something ever since the first time we met. It was strength to be myself—that was the first thing you gave me, Edwin. You gave me courage to toss overboard those other silly things. You gave me the chance to get pleasure out of doing something worth while—or, at least, trying to. I was never really happy before I came into this office. I was in a sort of painless daze—but not happy. You gave me that. And now you have given something so much bigger and more beautiful than all the rest—and you say you have nothing to give me!"

"But," persisted Hyatt, with dogged honesty, "I can't stay here; that's plain. And it's just as plain that I must go into something else. And the sooner the better."

"So you think you will leave Farnumville?" Elizabeth said, with a merry flutter in the eyes.

"Why—yes. You are going to sell your business—"

"Yes, I am. But that doesn't mean that you are going to leave Farnumville. Neither does it mean that I shall leave. It merely means that—that another will leave!"

Hyatt looked absolutely floored; and, seeing his perplexity, she added:

"Oh, I know it's mean of me not to tell you what I have in mind. But, really, I want to do this all myself. After this once, Edwin, you shall tell me what to do. This is my last official act—don't you see? I'll tell you this much, though, before we call the car and go out into the glorious sunshine for a long, long ride. I want to see whether Mr. Rouss can make good on his promise to have the men back at work by to-morrow morning. I'll give him till then. After that you shall act—and in a different way. Come, the weather was made for us! I want to ride fast, very fast, almost endlessly! We'll forget the office. Promise me you won't mention it once till we get back. We have so much else to talk about that's more important, haven't we?"

IT was half-past four when Miss Farnum came back to the office, alone. Hyatt had been dropped at his boarding-place.

Rouss was anxiously and impatiently awaiting her arrival.

"I thought you would see the advisability of selling, Miss Farnum," said the manager, by way of greeting. "I've had the wires hot since you left, and the deal can be closed to-morrow morning. I figured that a deal like this ought not be allowed to become cold, eh?"

"But how about the strike?" she answered. "How will it look to them to see a dead plant?"

Rouss fairly strutted across the room.

"Did you think I'd be forgetting that?" he laughed. "Why, Miss Farnum, I've been working to-day, believe me! To-morrow morning, when you come down here, you'll hear the hum of the machinery. Every man jack of them will be at his place,—that is, with a few exceptions, maybe,—and they'll be working harder than they have any time since—since Mr. Hyatt came here."

She ignored this dig, saying simply:

"Yes; that's fine, surely. But on what terms, Mr. Rouss? That's rather important."

"Oh, Miss Farnum!" exclaimed Rouss, "if I could only convince you that I am working in your interest every minute of the day! What terms? Your own terms, Miss Farnum! I mean by that, the men have returned and thrown themselves on your mercy. I promised nothing! Not a thing! But we'll grease them a little, of course, when the time comes. Or, rather, I suppose the Universal people will—you won't have to worry about that. All you wanted was a full house, and you've got it. Mr. Gaston will be at the office the first thing in the morning."

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"Her Own Business" begins in the issue of April 7.

THE MELTING POT

In Which the New Books and Magazines are Boiled Down to Give You Fifteen Minutes of Health, Efficiency, Travel, Biography, and Adventure

THE MOST INTERESTING NEW DRAMATIST

He is a remarkable cricket-player, a tireless horseman, the best pistol shot in Ireland, and —the most interesting of all the new poets.

HE is an Irish baron, a professional soldier, a Boer War veteran. He served at Gallipoli not long ago; was wounded in the Dublin rebellion, and is now recuperating to go to the western front. If Dunsany were boastful man, he could truthfully admit that he is a remarkable cricket-player, a tireless horseman, and the best pistol shot in Ireland.

His name is the third oldest in Irish history, and on his estate within sight of Dunsany Castle rises the balladed hill of Tara.

"It is said by his friends that he is the worst dressed man in Ireland," writes Edward Hierstadt in *Dunsany the Dramatist* (Little, Brown & Company). "He looks as if he stood there naked," they say, 'and had his clothes thrown at him, leaving them wherever they happened to land.'

"Strangers meeting him go away feeling that he is too haughty for them; but they do not understand. He is haughty, but it is not the false pride of a snob. It is as if he said, 'What is the use of having a title or being a poet if you don't get all the fun out of it you can?'"

He resents this age of business "push" —"when men no longer die, but pass away at their restlessness."

"Machinery," he says, "has given us many problems to solve, and it may be a long time yet before we make the ultimate discovery that the ways and means of living are less important than life."

EDUCATION ACCORDING TO EMERSON

FEARING that education is becoming only practical, that teachers have forgotten the needs of a young person for philosophy and meditation, Charles Franklin Thwing has written *Education According to Some Modern Masters* (Platt & Peck Company).

You will hear every day the maxims of a low prudence (his quotes from Emerson). You will hear that the first duty is to get land and money, place and name. "What is this Truth you seek? What is this Beauty?" men will ask with derision. When you shall say, "As others do, so will I. I renounce my early visions. I must eat the good of the land and let learning and romantic expectations go until a more convenient season."—then dies the man in you; then once more perish the buds of art, and poetry, and science, as they have died already in a thousand men.

We are full of superstitions. Each class fixes its eyes on the advantages it has not. One of the benefits of a college education is to show the boy its little avail. I know a leading man in a leading city who, having set his heart on an education at the university and missed it, could never quite feel himself the equal of his own brothers who had gone thither. His easy superiority to multitudes of professional men could never quite counterveil to him this imaginary defect. Balls, riding, wine parties, and billiards pass to a poor boy for something fine and romantic, which they are not; and a free admission to them on an equal footing, if it were possible, only once or twice, would be worth ten times its cost.

HOW TO KNOW A BACKWARD BABY

YOU may have dark moments of doubt not only as to whether your child will be as brilliant as its parents, but as to whether it has even normal intelligence. In a treatise on *The Backward Baby* (Rebman Company) Dr. Herman B. Sheffield tells how you may know that your child is not a defective:

"Immediately after birth a normal baby can hear, see, feel pain, cry when it is uncomfortable or hungry, and exercise its muscles if they are not swathed in fancy frocks.

"At one month it can locate the direction of a sound.

"At two it is interested in bright objects and declines food it does not like.

"At three it holds its head erect, turns it, smiles, coos, and wants to grasp bright objects.

"At four it begins to recognize its mother, can handle a rattle, and brings everything to its mouth.

"At five it stops crying for food when it sees it approaching and opens its mouth for the prey.

"At six with slight support it sits up, and shows gratification when taken outdoors.

"At seven it begins to imitate sounds, and cries when scolded.

"At eight it tries to creep, to say 'mama' or 'papa,' to understand several words, and to enjoy a game of peep-bo.

"At nine it knows its own name, carries its bottle to its mouth, and is able to bite off and masticate solid food.

"At twelve it attempts to walk, and may be coaxed to throw kisses.

"At two years," says the doctor, "it knows exactly what it wants." These are not, however, hard-and-fast rules, he adds reassuringly.

Photograph by Paul Thompson

Showing Betsy Rae Miles, the "Double A" baby of the Life Extension Institute, who responds perfectly to all tests. This is the only moment she has ever been backward in her life.

AFTER THE WAR, WHAT?

ARE foreign nations piling up a great mass of manufactured products to "dump" on this country after the war? Mr. F. C. Sweitman of the National City Bank scouted this idea in a recent address. He quoted a commercial attaché in Berlin who wrote recently: "The rumors that belligerent countries are going to flood this country with stuff after the war and put us out of business is entirely wrong. They, and especially Germany, can not get any raw material; neither has she the labor with which to manufacture goods."

It is just as wrong, on the other hand, to assume that Europe will emerge from the war so exhausted as to be unable to compete at all. "Supposing the war to last a full three years, to August, 1917, about 4,000,000 men will then have been killed or hopelessly disabled. The gain in population in these same countries averages 5,000,000 a year, of whom half are males. This means that in three years the male population has increased by, say, 3,000,000, having a clear 1,000,000 *more* of man power for industry than three years before.

"I do not think that the competition after the war between Europe and the United States is going to be the bitter commercial struggle that is talked of. The war after the war will be not so much an economic war between countries as a war within the country against waste, extravagance, obsolete methods, class prejudices, and economic ignorance. Don't think that the United States during this first period of readjustment is going to be fresh and unweakened. We have been drained, not of money, but of what is far more valuable, cattle, hides, wool, steel, oil, copper, and all kinds of real wealth. The cattle available for food here are now twenty per cent. less than in 1907, the number of sheep has declined ten per cent., while population has gained eighteen per cent."

GERMAN INEFFICIENCY

BEFORE the war broke out we Americans were pretty self-satisfied; since then we have heard of nothing but German efficiency and our own inefficiency.

It is worth while to remember that there is another side to the German efficiency picture, as Bolton Hall points out in *Thrift* (B. W. Huebsch). "Germany's mortality of infants under one year is the highest of any civilized country, except Russia's. It is one third more than the average of careless, dirty Spain and Italy, and over three times more than New Zealand's.

"Many visitors to Berlin have declared that there are no slums there; but the tenements of Berlin are the attics and cellars of houses with handsome fronts. The annual report of the Berlin Society for the Homeless of 1915 shows that over one hundred and fifty-one thousand people were cared for by this one charity. Since its foundation forty-seven years ago the Society has fed and housed 8,000,000 of Berlin's poor.

"Two thirds of the German people escape their income tax because it exempts incomes under nine hundred marks a year; that is, two thirds of the German tax-payers have less than $225 a year. The British Board of Trade before the war found that generally the German rate of wages per hour in German towns was three fourths of the English rate, and the cost of rent, food, and fuel is nearly one fifth greater than in England; while Dr. Frederic C. Howe, who can not be accused of prejudice against Germany, recognized that the German workman's hours are long, his wages low, his housing bad, and sordid poverty widely prevalent. Very many Germans emigrate. People do not emigrate except to better their conditions."

A TRIBUTE TO THE MULE

OUR real hero in the war is neither Herbert Hoover nor Henry Ford. It is the American mule, who, known at home as plain Maud, now answers roll-call to the more patrician name of Percy.

The mule met his supreme test on the Somme, and met it nobly. Short rations, no care, days and nights of constant and terrific labor, proved too much of a strain for our effete horses. But the mule came out triumphant. The exact ratio of deaths was six horses to one mule.

"The horse, of finer fiber and far more sensitive, thrashes about in a shell-hole and breaks his heart in a fruitless struggle to get out," says Richard Spillane in *Commerce and Finance*. "Not so the mule. That intelligent animal says to himself, 'This isn't the sort of barn I'd have selected, but it's preferable to hauling cannon along those abominable French roads. I think I'll take it easy while the taking is good.'

"The horse trembles and shows evidence of terror at the sound of the bursting shell; but the mule haw-haws," goes on the writer. "Custom stales. What is the bursting of a shell to one who has known the tonal power of a Mississippi levee roulteer?"

Photograph by Paul Thompson

Compared to the sober mule, who keeps its own mind, horses in the war have proved ridiculous creatures. When stuck in a shell-hole, the mule is philosophical and does not break its heart in a fruitless struggle

THE LETTER OF A KENTUCKY MOUNTAINEER

As Uncle William Creech signed the deed giving away his land, he exclaimed: "That's fixed it. That's bound ta be a school here now. Jess some furrin power comes and wipes this country up."

UNCLE WILLIAM CREECH of the Kentucky mountains dreamed of establishing a school for the Americans who have been lost in the Cumberlands for over a century. So he deeded all his land to a settlement school "that would not only teach book larning, but that would larn folks to do things with their hands." Miss Ethel de Long in the *Outlook* writes of these American Highlanders. Here is Uncle William's letter:

"Some places hereabouts are so Lost from Knowledge that the young uns dont know the country they were Borned in or what State or County they was borned. We need a whole lot of teaching how to work on the farm and how to make our farms pay also teaching them how to take care of their timber and stuff they're wasting.

"My idea was that if we could get a school here and get the children interested it would help mightily the country. If we can bring our children to see the error of the liquor we can sqush it.

"We want to teach them books and agriculture and machinery and all kinds of labor and to learn them to live up as good Americans citizens. We are trying to teach them up so they can be a help to the poor and to the generation unborn.

"I don't look after wealth for them. I look after the prosperity of our nation. The question of this world is naught. We are born into it naked and we go out naked. The savin of the soul is what we should seek. I want all young uns taught to serve the livin God. Of course they want all do that, but they can have good and evil laid before them and they can chose which they will. I have heard and craving that our people may grow better. I have deeded my land to the Pine Mountain School Settlement to be used for school purposes as long as the Constitution of the United States stands. Hopin it may make a bright and intelligent people after I'm dead and gone."

"When we drew up the deed Uncle William insisted on the words 'to be used for school purposes as long as the Constitution of the United States stands.'"

BISMARCK'S DARING

IF one would understand the Prussia of to-day, he must know Bismarck: for it was the man of "blood and iron" who stiffened the backbones of the Prussian monarchs, fought down all progress toward democracy, and brought forth the German nation dedicated to the worship of the divine right of kings.

When King William first offered Bismarck the office of Prime Minister he refused, fearing that the King was unwilling to adopt strong measures. But later he withdrew his refusal, the King having agreed that they would govern even against a majority of the national representatives in Parliament.

"For the next four years he governed in spite of the opposing majority," says Andrew D. White in *Seven Great Statesmen* (Century Company). "Twice he dissolved Parliament and sent its members back to their constituents. At his own will he took money from the treasury for carrying on the administration, including the reorganization of the army. In Parliament he defied the presiding officer and, when called to order by him, declared that he acknowledged no master save the King."

From the first he saw that Prussia's future lay first through the defeat of Austria. His first diplomatic victory was gained in the treaty with Austria over the Schleswig-Holstein question, and of it Bismarck used frequently to boast in after years.

"When I was negotiating the treaty with Bloque [the Austrian envoy] I played *Quinze* [a gambling game] for the last time in my life. I gambled recklessly, so that the others were astounded. But I knew what I was at. Bloque had heard that *Quinze* gave the best opportunity of testing a man's character, and was anxious to try the experiment on me. I thought to myself, I'll teach him. I lost a few hundred dollars, for which I might have claimed reimbursement from the State, as having been expended on His Majesty's service; but I got around Bloque in that way and made him do what I wanted. He took me to be reckless, and yielded."

To indicate Prussia's gratitude King William made him "Count Bismarck."

BOOKLETS WORTH SENDING FOR

Any of the following books may be secured by sending a money order to the Superintendent of Public Documents, Washington, D. C.

CANARIES, THEIR CARE AND MANAGEMENT. Describes the different varieties, tells how to breed them and care for them in health and disease. (Department of Agriculture Farmers' Bulletin 770.) Price, 5 cents.

FATS AND THEIR ECONOMICAL USE IN THE HOME. Of interest to teachers and students of domestic science, housekeepers, and others concerned with the problems of food selection and preparation. (Department of Agriculture Bulletin 699.) Price, 5 cents.

THE GRAYFISH. The pamphlet tells all about a fish that is said to be both clever and excellent. (Bureau of Fisheries Economic Circular 33.) Price, 5 cents.

HOME-MADE FIRELESS COOKERS AND THEIR USE. (Department of Agriculture, Farmers' Bulletin 775.) Price, 5 cents.

THE FOOD VALUE AND USES OF POULTRY. Kinds of poultry, quality, nutritive value, etc. (Department of Agriculture Bulletin 467.) Price, 5 cents.

CONVICT LABOR FOR ROAD WORK. (Department of Agriculture Bulletin 434.) Price, 40 cents.

EASIER DAYS FOR WIVES

THE "good old days of our ancestors" may have been all right for the Pilgrim Fathers, but they were hard on the Pilgrim Mothers. For the women the old days were neither good nor happy—even for the women of the higher classes.

Take the wives of the Harvard men who graduated in the class of 1671, for instance. William Bard, in *The Women of To-Morrow* (Doubleday, Page & Company), has traced their record. There were eleven men in that class. One died a bachelor—at twenty-four.

"Of the remaining ten, four were married twice and two were married three times. For ten husbands there were, therefore, eighteen wives. Mr. G. Stanley Hall, president of Clark University, very competently remarks: 'The problem of superfluous women did not exist in those days. They were all needed to bring up another woman's children.'

"The ten husbands of the Harvard class of 1671, with their eighteen wives, had seventy-one children. They did replenish the earth. They also filled the graveyards. *Twenty-one of these seventy-one children died in childhood.*

"This left fifty to grow up. It was an average of five surviving children for each of the ten fathers. But it was an average of only 2.7 for each of the eighteen mothers.

"Turn from Harvard to Yale. Look at the men who graduated from 1701 to 1745. The girls they took in marriage were most of them under twenty-one and many of them in their teens, sometimes as young as fourteen. Among the wives of these 418 Yale husbands were:

"Twenty-three who died before they were twenty-five years old.

"Fifty-five who died before they were thirty-five years old.

"Fifty-nine who died before they were forty-five years old.

"Those 418 Yale husbands lost 147 wives before full middle age.

"In commending the Colonial family, one must make an offset for the unfair frequency with which it had more than one wife and mother to help out its fertility record. And in commending the era of young wives and numerous children one must make an offset for the hideous frequency with which it killed them."

WHEN IS A MAN TOO OLD?

SHOULD a man be turned off at fifty, or sixty, or seventy? Is it possible to establish any arbitrary age line at which a man ceases to produce more than he costs? Frank Disston, the saw-maker, says no in an article in *System*.

"Do we lose in point of individual efficiency by keeping men who are long past the supposed age of efficient effort? Take cases:

"Ben Taylor has been with us for sixty years. Up until three years ago he could do his work as a grinder as well as any one. He refused to take a pension, and we put him on the door. He is just as good a doorman as he was a grinder.

"Fred J. Smith has been straightening saws for fifty-five years, and in the amount and quality of the work he does he is well up with the average of the younger men. Jake Noll, with fifty-two years of service behind him, is still doing the delicate work of blade-hardening as quickly as the men of half his age who work with him. George Harris has kept up his end as a finisher for fifty-four years. George Walker worked as a machinist for fifty years. Then his health began to fail and he asked to go on the pension list; he bought himself a farm, and in two years had so recovered that he came back for his old job. He worked for another two years before he again went on pension.

"The theory that a skilled mechanic is useless after he has passed the fifty-year mark is not based on fact. The older man can not always move about so rapidly as the younger man, but where the work requires care and skill without much physical activity I would take the older in preference to the younger man. The arbitrary scrapping of men because of age is a sheer waste of economic effort. 'Old age,' we find, is a comparative term and is something more than years."

WHAT'S THE MATTER WITH THE AMERICAN GIRL?

IN spite of the shiploads of swart Italians and yellow Scandinavians, short Frenchmen and tall Irishmen, that have been coming to this country, a distinct American type is evolving from this conglomeration, says an article in the Chicago *Tribune*. It's a fine type—the American man. He is taller than all other men but the Scotch. His body is rangy, loose-jointed, graceful. His head is narrow but well formed, and high above the ears, with jutting brows, high cheek-bones, flat cheeks, a clean-cut, aquiline nose and a square, bony jaw—like George Ade, for instance, or President Wilson.

The true blond and the true brunette types are disappearing in this country. From England came milk-white skin and rose-pink cheeks, and from southern Europe olive skins and "eyes as black as sloes"—whatever they are. American skin is a combination of ruddiness and a faint tan—which, come to think of it, is very pretty. American hair is mouse-colored.

But the American girl, stacked up against a European girl, makes a stylish but meager showing; for Annette Kellermann and the athletic young ladies at college are not typical. The American woman is thin, flat-chested, pale, and as "nervous as a witch," to use her expression.

We consider it unevilized for a woman to work in the fields, and when a Scandinavian woman in Dakota helps her husband with the plowing, the wan members of the Ladies' Aid discuss the brutality of foreign men to foreign women.

When a Swede hired man mentions American femininity, with its frail but utterly fashionable "silhouette," he sneers and speaks in praise of his Hulda. "Stacky from the ankles up!" is one way he puts it.

The typical American girl is not an athletic paragon, in spite of her shoes, sport skirt, sport hat, and sport blouse. She is thin, pale, nervous, and universitied, whisked.

The French girl does real work. She bends her back, lifts milk-pails, and strides over the fields all day long. Consequently she has the powerful (though unfashionable) beauty of limb and the serene brow that comes from sleeping well.

Photograph by Paul Thompson

A Qualifying Turn for Torchy

By SEWELL FORD

Illustrations by Arthur William Brown

AND here all along I'd been kiddin' myself that I was a perfectly good private sec. Also I had an idea the Corrugated Trust was one of the main piers that kept New York from slumpin' into the North River and that the boss, Old Hickory Ellins, was sort of a human skyscraper who loomed up as Imposin' in the financial foreground as the Metropolitan Tower does on the picture post-cards that tenday trippers mail in the folks back home.

Not that I'd been workin' up any extra chest measure since I've had an inside desk and had connected with a few shares of our preferred stock; I always did feel more or less that way about our concern. And the closer I got to things, seein' how wide our investments was scattered and how many big deals we stood behind, the surer I was that we was important people.

And then, in trickles this smooth-haired young gent with the broad a's and the full set of *the* dresser manners, to show me where I'm wrong on all counts. He'd succeeded in easy-vinin' Vincent-on-the-gate that nobody around the shop would do but Mr. Ellins himself, so here was Old Hickory standin' in the door of his private office with the card in his hand and starin' puzzled at this immaculate symphony in brown.

"Eh?" says he. "You're from Runyon, are you? Well, I wired him to stop off on his way through and have luncheon with me at the Union League. Know anything about that, do you?"

"Mr. Runyon regrets very much," says the young gent, "that he will be unable to accept your kind invitation. He is on his way to Newport, you know, and—"

"Yes, I understand all that," breaks in Old Hickory. "Daughter's wedding. But that isn't until next week, and while he was in town I thought we might have a little chat and settle a few things."

"Quite so," says the symphony. "Precisely why he sent me up, sir—to talk over anything you might care to discuss."

"With you!" snorts Old Hickory. "Who the broomded hucksboards are you?"

"Mr. Runyon's secretary, sir," says the young gent. "Bixby's the name, sir, as you will see by the card, and—"

"Ha!" growls Old Hickory. "So that's Marc Runyon's answer to me, is it? Sends his secretary! Very well; you may talk with my secretary, Torchy!"

"Right here!" says I, slidin' to the front.

"Take this person somewhere," says Mr. Ellins, jerkin' his thumb at Bixby; "instruct him what to tell his master about how we regard that terminal hold-up; then dust him off carefully and lead him to the elevator."

"Got you!" says I, salutin'.

You might think that would have jolted Mr. Bixby. But no. He gets the door shut in his face without even blinkin' or gettin' pink under the eyes. Don't even indulge in any shudder shrugs or other signs of muffled emotion. He just turns to me calm and remarks businesslike:

"At your service, sir."

"Considerin' that Bixby is English and don't understand the American language very well, we got along fine."

NOW, say, this lubricated diplomacy ain't my long suit as a general thing, but I couldn't figure a percentage in guttin' over any more rough stuff on Bixby. It rolled off him too easy. Course, it might be all right for Mr. Ellins to get messy or blow a gasket if he wanted to; but I couldn't see that it was gettin' us anywhere. He hadn't planned this luncheon affair just for the sake of bein' sociable—I knew that much. The big idea was to get next to Marcus T. Runyon and thrash out a certain proposition on a face-to-face basis. And if he chucked that overboard because of a whim, we stood to lose.

It was up to me now, though. Maybe I couldn't be as smooth as this Bixby party, but I could make a stab along that line. It would be good practice, anyhow. So I tows him over to my corner, and arranges him easy in an arm-chair.

"As between private secs. now," says I, "what's puttin' up the bars on this get-together motion, eh?"

Well, considerin' that Bixby is English and don't understand the American language very well, we got along fine. Once or twice, there, I thought I should have to call in an interpreter; but by bein' careful to state things simple, and by goin' over some of the points two or three times slow, we managed to make out what each other means.

IT seems that Marcus T. is more or less of a frail and tender party. Doctor's out for a Union League luncheon, fillin' himself up on pemlet an mocrock and such truck, not to mention Martinis and demi-tasses and brunette perfectos, was about out of the question.

"My word!" says Bixby, rollin' his eyes. "His physician would never allow it, you know."

"Suppose he took a chance and didn't tell the doc?" I suggests.

"Impossible," says Bixby. "He is with him constantly—travels with him, you understand."

I didn't get it all at first, but I sopped it up gradual. Marcus T. wasn't takin' any casual flit from his Palm Beach winter home to his Newport summer place. No jumpin' into a common Pullman for him, jointin' the smokin'-room bunch, and scrabblin' for his meals in the diner. Hardly.

He was travelin' in his private car, with his private secretary, his private physician, his trained nurse, his private chef, and most likely his private bootblack. And he was strictly under the doctor's orders. He wasn't even goin' to have a peek at Broadway or Fifth Avenue; for, although a suite had been engaged for him at the Plutoria, the doc had ruled against it only that mornin'. No; he had to stay in the private car, that had been run on a special sidin' over in the Pennsylvania yards.

"So you see," says Bixby, spreadin' out his varnished finger-nails helpless, "and yet, I am sure he would very much like to have a chat with his old friend Mr. Ellins."

I had all I could do to choke back a haw-haw. His old friend, eh? Oh, I suppose they might be called friends, in a way. They hadn't actually stuck any knives into each other. And 'way back, when they was both operatin' in Chicago, I understand they was together a good deal. But since— Well, maybe at a circus you've seen a couple of old tigers pacin' back and forth in nearby cages and catchin' sight of one another now and then? Something like that.

"Friend" wasn't the way Marcus T. was indexed on our books. If we spotted any suspicious moves in the market, or found one of our subsidiary companies being led astray by unseen hands, or a big contract slippin' away mysterious, the word was always passed to "watch the Runyon interests." And I'll admit that when the Corrugated saw an openin' to put a crimp in a Runyon deal, or overbid 'em on a franchise, or crack a ripe egg on one of their bond issues, we only waited long enough for it to get dark before gettin' busy. Oh, yes; we was real chummy that way.

And then again, with the Runyon system touchin' ours in so many spots, we had a lot of open daylight dealin's. We interlocked here and there; we had joint leases, tonnage agreements, and so on, where we was just as trustin' of each other as a couple of gentlemen crooks dividin' the souvenirs after an early mornin' call at a country house.

This terminal business old Hickory had mentioned was a sample. Course, I only knew about it in a vague sort of way; something about ore docks up on the Lakes. Anyway, it was a case where the Runyon people had bagged the water-front and was frisken us for tonnage charges on every steamer we loaded.

I know it was something that had to be removed pronto, for I'd heard Mr. Ellins feelin' about it more'n once. Last year, I remember, he was worse than usual, which was accounted for later by the fact that the ton rate had been jumped a couple of cents. And now it had been almost doubled. No wonder he wanted a confab with Marcus T. on the subject. And, from where I stood, it looked like he ought to have it, grouch or no grouch.

"Bixby," says I, "Mr. Ellins would just grieve himself sick if this reunion he's planned don't come off. Now, what's the best you can do?"

"If Mr. Ellins could come to the private car—" begins Bixby.

"Say," I breaks in, "you wouldn't ask him to climb over freight-cars and dodge switch-engines just for old times' sake, would you?"

Bixby holds up both hands and registers painful protest.

"By no means," says he. "We would send the limousine for Mr. Ellins, have it wait his convenience, and drive him directly to the car sheds. I think I can arrange the interview for any time between two-thirty and four o'clock this afternoon."

"Now, that's talkin'!" says I. "I'll see what I can do with the boss. Wait, will you?"

OH, boy, thought. That was about as tough a job as I ever tackled. Old Hickory still has his neck feathers ruffled, and he's chewin' savage on a black cigar when I go in to slip him the soothin' syrup. First off I explains elaborate what a sick man Mr. Runyon is, and all about the trained nurse and the private physician.

"Bah!" says Old Hickory. "I'll bet he's no more an invalid than I am. Just coddling himself, that's all. Got the private car habit, too! Why, I knew Marc Runyon when he thought an upper berth was the very lap of luxury; knew him when he'd grind his teeth over paying a ten-dollar fee to a doctor. And now he's trying to buy back his digestion by hiring a private physician, is he? The simple-minded old sinner!"

"I expect you ain't seen much of him lately, Mr. Ellins?" I suggests.

Old Hickory bunches his shoulders carelessly.

"No," says he.

Then he gazes reminiscent at the ceilin'. I could tell by watchin' his lower jaw sort of loosen up that he was thinkin' of the old days, or something like that. It struck me as a good time to let things simmer. I drops back a step and waits. All of a sudden he turns to me and demands:

"Well, son?"

"If you could get away about three," says I, "Mr. Runyon's limousine will be waiting."

"Bah!" says he. "Well, I'll see. Perhaps."

"Yes, sir," says I. "Then you'll be wanting the dope on that terminal lease. Shall I dig it up?"

"Oh, you might as well," says Old Hickory. "There isn't much, but bring along anything you may find. You will have to serve as my entire retinue, Torchy. I expect you to behave like a regular high-toned secretary."

"Gee!" says I. "That's some order, Mr. Bixby'll have me lookin' like an outside porter. But I'll go wind myself up."

ALL I could think of, though, was to post myself on that terminal stuff. And, believe me, I waded into that strong. Inside of ten minutes after I'd sent Bixby on his way I had Piddie slavin' through the record safe, two stenographers scramblin' the letter-files, and Vincent out buyin' maps of Lake Superior. I had about four hours to use in gettin' wise to the fine points of a deal that had been runnin' on for ten years, but I can absorb a lot of information in a short time when I really get my mind pore open.

At that, though, I expect my head would have been just a junk-heap of back-number facts if I hadn't run across the name of this guy McClave in some of the correspondence. Seems he'd been assistant traffic agent for one of the Runyon lines, but had been dropped durin' a consolidation shake-up. And now he happens to be holdin' down a desk out in our general offices. Just on a chance, I pushes the button for him.

Well, say, talk about fappin' the nuts

Continued on page 15

TREES

A Photograph for EVERY WEEK by KARL STRUSS

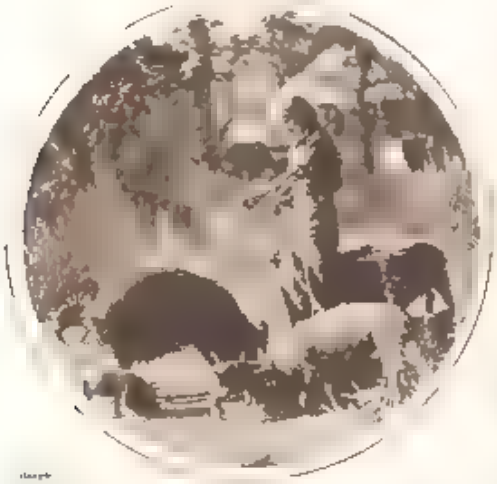
SPRING ought to be replanting time for every American who owns a lot of land. Now a tree politician with enough and equable warmth and watering has justly compared to the wealth man has made indoors in a night of frost or snow—exclaimed Mark Twain. In the American forest, however, with such unending trees enough for the Tartar fanatical Englishman's views that were two thousand years old when William the Norman won at Hastings, and in California are supposed to add that height every time a figure from $300.

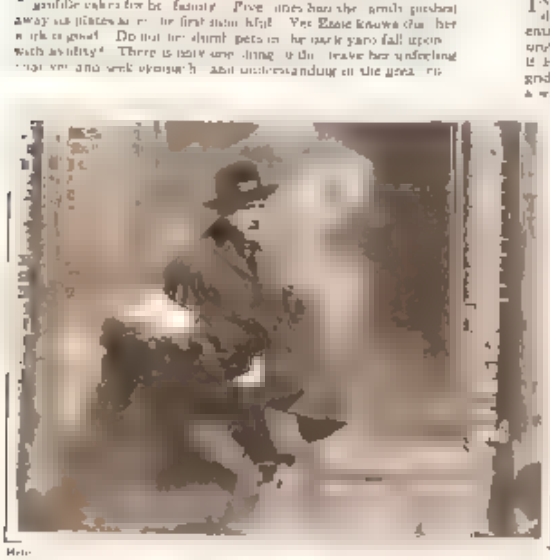
The early people—their woods with human events and the Sax the old—their Druid worship in the grandeur of the forests—all the Norse legend restored. But the first woman was made from an elm and the first man from an ash. I see it not wielding the glass as they now we do, rendering with only real appetite. Except in a few places the hills have been stripped to make coffins and in Turkey. Forestry is practiced as a science in every civilized country in the world.

By planting the moors of Jutland with the Sitka spruce Denmark added her fortune in forty years. In Germany forest fires most in danger of fire are blocked off by avenues sometimes 600 feet wide. And in all Europe, before the war, it was the rule that the annual cutting limit not exceed the annual growth.

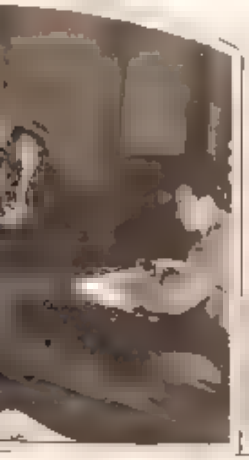
Only a few last few years have we Americans considered forestry a problem, careless as our possession of 700,000,000 acres of fine timber. But if we do not plant as Germany did, it is for every one cut down, we more and more are securing governmental possession of our timber and already the government owns almost a fourth of the country's timber.

OUR OWN MODEL MOVIE:





15 PICTURES—15 THRILLS



SKY PILOTS

FIVE years ago S Smith was the proprietor of a flour-shipping saloon on a mining camp-site, but a traveling evangelist [illegible] he ran and [illegible] the attendance of the members of the [illegible] Mr Smith got religion, joined up for salvation, and decided to study for the ministry. Today he packs his own outfit and pays part of his expenses in preaching the gospel of deliverance as he sees it.

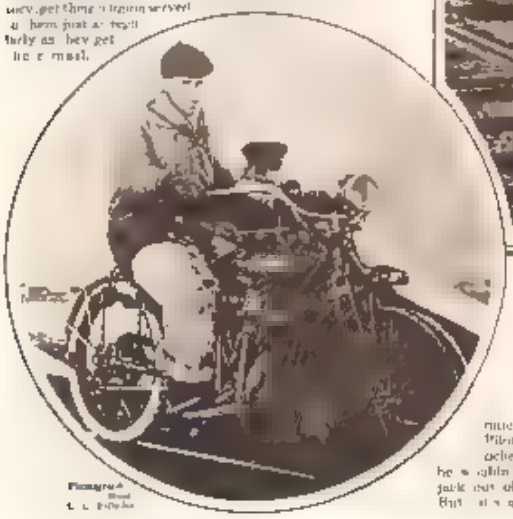
Smith will write to us we have him confidentially the name of a plumber whom we might like to have religion for his feet.

"I FREE E SCEPED JAIL S E ED WIN" was a mess and expert a permission to even extract a shirt that he had in his sleeve. Will Brown, resident of Spokane, came to the place mighty and, having gone a guess under which shell the little pea is, is much taken in pocket-book. Then Jack got the call to repent and preach. Today he goes about the former he compels proclamation, his salvation a free, but all that Heaven wants as the price of life is to give every man a square deal.

THE Right Rev P T Rowe of Alaska has the largest diocese and [illegible] in the western hemisphere. His diocese equals in Norway Sweden Finland Denmark England Scotland and Wales combined. Usually he travels by dog but sometimes by means of a flier which between [illegible] has the advantages as compared with dogs and [illegible] to beat which you to keep you warm and when the wind gives out it is not heavy such good eating.

LITTLE boys in the Canadian Northwest can no longer look out of the window Sunday morning and exclaim "Goody it's going to be a touch to ride." For the Rev G T Swelly will get him normally to whip the wea her to the temperature. By taking the rubber tires off his motorcycle he has adapted it to travel on the railway tracks and the purchase of his track, to travel over many miles of thinly settled territory, get there again never!

[illegible] him just as well
Swelly as they get
[illegible] much.



IP Rev W H Sheak is a regularly ordained minister of the United Brethren Church. But at fifteen years of age he joined he Barnum circus as a chaplain. Since then he has chaplained he John Robinson shows he Edwards Zoo and he Aldrich circus. He is a musician as well as a theologian, and we understand that he has some doubts about that punch story. You remember he one that proves how hard it is for even a whale to keep a good man down.

[illegible] Sheak's [illegible] preacher but also [illegible] four years of [illegible] head to [illegible] drew[illegible] also the doctors [illegible] burned him off to the mountains, a victim of tuberculosis. But even that couldn't stop his preaching and today every lumber jack in miles around knows him as the "Sky Pilot of the Adirondacks." Mr Mahon achieves in the rule of [illegible] he would like to have to [illegible] any [illegible] jack out of his meetings by the scruff of the neck. But it's a long [illegible] since he last [illegible] a doctor

Continued from page 10

[illegible]-pipe. Why, that quiet little Scotchman in the shiny black cutaway coat and the baggy plaid trousers, he knew more [illegible] gets from [illegible] he aims to [illegible] than I do about [illegible] on [illegible]. And as for the inside history of how we got that tonnage charge wished on to us, why McClave had been called in when the [illegible] scheme was first plotted out.

I made him start at the beginning and explain every item, while we munched fried-egg sandwiches as we went over reports, sorted out old letters, and marked up a perfectly good map of Minnesota. But by three P. M. I had a leather document case stuffed with papers and a cross-index of [illegible] in my so-called brain.

"When you're ready, Mr Ellins," says I, standin' by with my [illegible]

"Oh, yes," says he, heavin' [illegible] reluctant from the desk chair.

And, sure enough, there's a silk-lined limousine and a French chauffeur waitin' in front of the arcade. In no time at all, [illegible] down through a tunnel and out alongside a stuffy private car with a brass-railed bay-window on one end and flower-boxes [illegible] and on the steps [illegible] on wheels.

[illegible]

[illegible] private secretary as a fine [illegible] an oil bath. He don't exactly whisper [illegible] give us the hush-up sign, but [illegible] he gets to steppin' soft and [illegible] my breath from the minute [illegible] vestibule.

"So good of you, Mr Ellins," he coos soothin'. "Will you come right in? Mr [illegible] This way, gentlemen."

SAY, it was like bein' ushered into [illegible] silver vases full of roses, double hangin's at the windows.

"Will you sit here, Mr Ellins?" murmurs Bixby, [illegible] me a moment."

Then he glides about, pullin' down a shade, movin' a vase, studyin' how the light is goin' to strike in, pattin' a cushion, shovin' out a foot-rest—like he was settin' the stage for the big scene. And right in the midst of it I near spilled the beans by pullin' an afternoon edition out of my pocket. Bixby swoops down [illegible] panicky.

"Oh, I'm so sorry!" says he, pluckin' the paper out of my fingers. "But may I put this outside? Mr Runyon can not stand the rustling of newspapers. Please don't mind. There! Now I think we're ready."

I wanted to warn him that I hadn't quite stopped breathin' yet, but he's off to the other end of the room, where a nurse in a white cap is peekin' through the draperies.

Bixby nods to her and stands one side. Then we waite a minute—two minutes. And finally the procession appears.

First, a nurse carryin' a steamer rug; next, another nurse with a tray; and after them a valet and the private physician with the great Marcus T. walkin' slow [illegible]

[illegible] close, though. Kind of a short, pudgy party, who looks like he'd been upholstered generous [illegible] There are heavy bags under his [illegible] dewlaps at his mouth-corners, and [illegible] across his clean-shaved face [illegible] sort of a cigar-ash complexion. And yet, under them shaggy brows is a keen pair of eyes that seem to take in everything.

[illegible] Hickory gets up right off with his hand out. But it's a social error. Bixby blocks him off graceful. He's a full command, Bixby is. With a one-finger gesture he signals the nurse to drape her rug over the chair. Then he nods to the doc and the valet to go ahead. They ease Runyon into his seat. Bixby motions one to wrap up his knees. By an eyelid flutter he shows the other nurse where to set her tray.

It's almost as complicated a process as dockin' an ocean liner. When it's finished, Bixby waves one hand gentle, and they all fade back through the draperies.

"Hello, Ellins," says Runyon. "Mighty good of you to hunt up a wreck like me."

I almost gasped out loud. Somehow, after seein' him handled like a mummy that way, you didn't expect to hear him speak. It's a shock. Even Old [illegible]

"I—I didn't know," says he. "When did it happen, Runyon?"

"Oh, it's nothing," says Marcus T. "I am merely paying up for fifty-odd years of hard living, by this. Ever try to exist on artificial sour milk and medicated hay, Ellins? Hope you never come to [illegible] Don't look as though you would. But you [illegible]

FIRST [illegible] away free and easy. Course there was Bixby all the time, standin' behind [illegible] like thin whitewash. Marcus T. would take a sip obedient and then go on with his talk. At last he asks if there's anything special he can do for Mr. Ellins.

"Why, yes," says Old Hickory, settin' his jaw. "You might call off your high-[illegible] take all of our mining profits."

Marcus T.'s eyes brighten up. They almost twinkle.

[illegible]

look it up, sir."

"Ah!" says Runyon. "Bixby will look [illegible]"

[illegible] been doubled, that's all. We had the notice last week. Torchy, did you—"

"Yep," says I, shovin' the letter at him.

"Well, well," says Runyon, after he's gazed at it. "There must have been some well founded cause for such an advance. Bixby, you must—"

"It's because you think you've got us in a hole," breaks in Old Hickory. "We've got to load our boats and you control the docks."

"Oh, yes!" chuckles Marcus T. "An unfortunate situation for you. But I presume there are other dockage facilities available."

"If there were," says Mr Ellins sarcastic, "do you think we would be paying you from three to five millions a year?"

"Bixby, I fear you must explain our position more fully," goes on Mr Runyon.

"Oh, certainly," says Bixby. "I will have a full report prepared and—"

"Suppose you tell it to my secretary now," insists Old Hickory, glarin' menacin' at him.

"Do so, Bixby," says Marcus T.

"WHY, er—you see," says Bixby, turnin' to me, "as I understand the [illegible]

"What about them docks at Three Harbors?" [illegible]

"Three Harbors?" repeats Bixby, starin' vague.

[illegible] Marcus T. [illegible] your ore tracks do not connect with that port."

"They would if we add forty miles of rails branchin' off at Tamarack Junction," says I. "That spur has all been surveyed and the right of way cleared."

[illegible] Bixby comin' to life [illegible] Tamarack Junction. We hold a charter for a railroad from there to Three Harbors."

"You mean you did hold it," says I.

"I beg pardon?" [illegible]

[illegible]

"Allow me," says Mr Runyon, reachin' for it.

Old Hickory gets up and rubbers over [illegible] has lapsed, Runyon. Torchy, where's a map of—"

"Here you are," says I. "You'll see the branch line sketched in there. That would cut our haul about fifteen miles."

"And leave you with a lot of vacant ore docks on your hands, eh, Runyon?" puts in Old Hickory. "We could have those rails laid by the time the ice was out of the Soo. Well, well! Throws rather a new light on the situation, doesn't it?"

[illegible] keen eyes of his on Bixby the Bugs.

"Hm-m-m!" says he. "It seems that we have overlooked a point, Bixby. Perhaps, though, you can offer—"

He can. Some shifty [illegible] Bixby is.

"Your milk, sir," says he, grabbin' the tray and shovin' it in front of Runyon.

For a second or so the grim Marcus T. eyes [illegible] Then his shoulders sag, the fire dies out of his eyes, and he takes the glass.

He's about the best trained plute I ever saw in captivity.

"And I think the doctor should take your temperature now," adds Bixby. "I will call him."

AS he [illegible]

"It's no use, Ellins," says he. [illegible] enjoy these friendly little [illegible] One simply can't. Name your [illegible] bringin' [illegible]

"And by the way, Runyon," says he, "may I ask what you pay your young man? I'm just curious."

"Bixby?" says Runyon. "Oh, twenty-five hundred."

"Huh!" says Mr Ellins. [illegible] charters. He is drawing [illegible] thousand."

I hope Marcus T. didn't hear the gasp [illegible]

[illegible] says I.

"Dollars," says he. "Beginning to-day."

"Z-z-z-ing!" says I. "Coing up, up! [illegible] course in trained nursin' so [illegible] could hold my job."

"[illegible] mean you did hold it,' says I. 'I beg pardon?' says Bixby, gaspin'. '[illegible] it lapsed,' says I, 'eighteen months ago.'"

For I'm to Be Queen of the May

By
GRACE SARTWELL MASON

Illustrations by
Hanson Booth

IT was the first of May. Six o'clock in the morning to be exact in a fine, typical spring day, with merrish wind sweeping through the entrance of the cross-town streets, piling dust and rubbish in neat windrows against [illegible]

To Miss Molly Jaffer's city-refined a small alarm-clock was one with a loud ribbon to the head-end of Miss Jaffer's little white bed. At six-fifteen [illegible] a sound not unlike the snort of a bad-tempered rhinoceros. Immediately one round white arm and [illegible] the rhinoceros's throat. It struggled [illegible] and then died, whereupon Miss Jaffer let her arm fall back on the [illegible]

[illegible] her head? What disaster [illegible] he has her job? And her sister went [illegible] for three months?

Oh, my soul," moaned Miss Jaffer suddenly. "It's the first of May.

With a groan she sank back on the pillow from which she had started. How [illegible] it would be just to expire quietly and [illegible] Then, after a while, she began to [illegible] the office of Ogden Samuels & Company to know what was [illegible] with old Samuels' secretary [illegible] landlady would knock and Emily would unlock Miss [illegible] with the pass-key. And [illegible] while and said, in sympathies!

Then Samuels, the old coward, would have to go down to the Van Dyck Apartments himself. Miss Jaffer was perfectly certain that lying here cold and white she should be a witness to what would happen to her employers at the Van Dyck. And her dead heart would give one last bump [illegible]

Each succeeding picture of her [illegible] was, by another. She saw it with great clearness. An overdressed, pleasant-countenanced young woman, wearing a coat for Panama, walked [illegible] Two tears forced themselves under her dark lids and softly down her cheeks. The first of May was [illegible] with an apartment-house like the Van Dyck on her hands, but this first of May would stand out from all the rest a black [illegible]

She, with the back of her hand, sat up, and put one small fist out into the empty world.

"I always knew," she said aloud, "that when I fell in love he'd rather drink or lie [illegible]

The remark was hardly relevant to the [illegible] going boat to be gang-plank of the Panama boat was involved [illegible] her drink nor matrimony. But it summed up Miss Jaffer's state of mind. Slowly she dragged herself from her bed and mechanically [illegible] the middle of the room, and then, opening the top drawer of her chiffonnier, took out her handkerchief box and from it brought out a newspaper clipping. It was the photograph of a young man of a cheerful and determined countenance. Underneath was a line explaining that this was John Boyd, who had just been appointed to the corps of electrical engineers in the Panama zone. He would sail May first.

Molly Jaffer gazed at the clipping for a minute. Then, with a stern gesture, she put it away.

"I'll wager you I wouldn't be such a fool," he said, closing the drawer. "Why should you expect him to write you, when he's probably all dated up to the last [illegible] in nurse? And why should he say good-[illegible] any way—to a girl he's only seen twice? What if he did take you out to dinner? [illegible] any evening? What if he did say you were the first girl he'd ever met [illegible] time? That was three weeks ago—and three weeks is a long time in New York. After seven years of earning your own living in this town, you ought to know that. But there's no fool like an old fool, you know, Molly."

Which last remark was a malicious slander, for by the time Molly had had her cold shower and had coiled her shining brown hair [illegible] last year's tailored black suit with a spotless linen stock [illegible] [illegible] jaunty black straw sailor with [illegible] eye had drawn [illegible] white gloves, and cast a critical eye at her wee gray spats, she did not look a day over her age, which was twenty-six.

SHE was stewed up, half an hour later, from the stuffy mouth at Columbus Circle. Spring had come to the Circle [illegible] It opened the shabby [illegible] of its bartizaned derricks that [illegible] on the benches of the [illegible] Molly Jaffer [illegible] thrust a sharp knife of longing.

Slower and slower walked Molly, and more bitter became the rebellion within her.

Of course, the fact that she could have the morning of big boats far off in the river had nothing to do with her rebellion and longing. The picture of a pleasant and determined young boat walking up a gang-plank of the Panama boat was not the cause of the pain in her heart. Nor the way she felt was due to the old [illegible] herself entirely to the fact that this was the most horrible day in the city [illegible] to give American moving day.

She had reached her corner now and was going back on instant for she knew what her eyes should behold when she turned it. There she threw up her chin, twirled ambitiously, dabbed at the moisture that befogged her sight, and whispered

"Go to it, Molly, for you're to be Queen of the May."

Then she dashed around the corner with a fine imitation of a young business woman hastening to work.

IN front of the Van Dyck, four moving vans the age of the old red schoolhouse back home had drawn up. Black-browed pirates were laying violent hands on bedsteads, sofa-à-brac, and beloved domestic articles. As they toiled they exchanged pleasantries as pungent and fascinating. But two paper-hangers, a piano-mover, the janitor, and both elevator-boys of the Van Dyck hovered hopefully near Molly's [illegible] of battle.

"Oscar George, William—I'd like to see you double." She spoke curiously and the janitor melted in a big aha-way and two chinny boys scurried for the house door. Molly went within.

"Miss Jaffer," called the telephone operator from her fortress under the stairs, and her voice glittered with gratification. "Apartment Seven-X won't move out till noon, and the gent-man that rented it he's clawin the air. And the Miss Woods says they're puttin the wrong color of paper on top of it in their [illegible] into the phone. Eleven-D [illegible] his key all you've fixed up [illegible] bill. Mr Samuels just telephoned for you to smooth down that sculptor on the top floor. He's ravin' I don't know what's the matter with him. It ain't up to me. The paper hain't come for Fourteen-E, and Mrs. Eley says she'll break her lease if you don't have her apartment ready by night. And Oscar's going to quit. He says—"

[illegible] Jaffer sweetly: "I'll attend to everything. Send Oscar to me."

Oscar appeared reluctantly from the [illegible]

"Now, then, Oscar, what's this about your leaving?" asked Molly Jaffer. "It's a joke, isn't it?"

"No m, taint no joke. Ah's jest clear beat out. Ah is. It's 'Oscar my apartment a too hot!' an 'Oscar what do you-all mean by lettin' the fire go out so early?' an' Mr Samuels phonin 'Oscar if you burn another bushel of coal I'll discharge you!' an' 'Oscar Miss Woods almost' me because the ice-box overhead leaks down into her id chiffonier an' hain't called up once a day and every night beens the Downey Sisters forgits their key. [illegible] I jest cain't stand it."

"I know it, I know it, Oscar. An ordinary janitor couldn't. But you—why, Oscar, of all the janitors I've hired for this house you're the only one that has a — a real genius for being a janitor. Look at the perfectly wonderful way you have with the elevator when it sticks."

"That elevator is a hellyun," Miss Molly. She sticks at midnight, and she sticks when I'm just sittin down to my breakfast."

"I know it, Oscar," Molly soothed him earnestly. "And that's the reason, don't you see, why you mustn't leave me. Not to-day, Oscar, with all these people moving out and in. I couldn't get through the day without you. If you're going to leave me, I might just as well throw up my job. You're not going to leave me, are you, Oscar?"

And, under the wistful entreaty of her blue eyes, Oscar looked down the luscious stairs, muttering but yielded

[illegible] jumped down, and out of it bolted three angry ladies. They were perfect strangers to one another but a common rage had made them allies.

"Good morning, Molly sang sweetly. "You're here bright and early, and what a lovely morn—"

Three voices interrupted.

"My apartment isn't cleaned. It isn't papered. It isn't painted. Nothing's been done. And my furniture is coming in. And Mr. Samuels told me the apartment would be ready for me. I never saw such incompetents. It is an outrage." Mr Samuels assured me—I'm going to telephone Mr Samuels."

The elevator door opened again. This time two men scuttled out. One of them carried under his arm a figurine very nicely executed in clay, but less clothed than apartment-house halls are accustomed to. The angry halls averted their eyes and fell back. He of the figurine shook his hair like the mane of a lion, and, indicating the other seized Molly's [illegible]

"Miss, this person has my apartment," he cried. "He is moving a piano into it. My apartment, what you rented to me [illegible] Antonio Fiorello! I [illegible] come [illegible] my figures, my [illegible] wait—"

"But to me you rented that apartment!" He of the nervous, tapering fingers seized Molly's other arm. "You remember, I take it on account of the great quietness! My piano, it is already out there in the air—going up. This of enormous my accompanist comes. To-night I sing at—"

"Miss *Jaffers*!" called the voice of Pauline. "Telephone."

[illegible] the telephone. [illegible] giggling to burn high in her cheek. She welcomed the interruption as [illegible] sent for too well she knew what she had done. She had ruined more apartment twice over. Possibly it was the

similarity in that that had [illegible] but it was plain there was another [illegible] The day she showed that apartment to her entertainment once was the day she had read in the paper that John Lloyd was going to Panama. Even the very [illegible] Lloyd had been that [illegible] She would never see him again [illegible] What if this were to be [illegible] ing now? She snatched the [illegible] Miller [illegible] here's a source to my misfortune if I don't have these things attended to I'll."

Molly hung up the receiver. She faced [illegible] door. The elevator glided down again. Out of it swarmed a figure as impressive as the Queen of Sheba.

"Here's the person that's running this house! Where oh there you are," he made gay [illegible] before her deep preoccupied [illegible] "I've just telephones Mr Samuels that you're allowed those wretched paper-hangers to put up in his bedroom when [illegible] and insane Mr [illegible] apartment-houses, I never saw one [illegible] I told Mr [illegible] He said you were to see [illegible]

"But impossible, you said blue yesterday. The day before I was there I showed you the samples."

"Blue? Never! Blue makes me look [illegible]

Plain you'll only look natural," [illegible] Molly's lips, but she caught back the words in time.

NOT for nothing had she earned her own [illegible] Molly began to have a queer [illegible] It was not fear [illegible] many moving days at the monumental Van Dyck Apartments to be afraid [illegible] rather. It was a desperate unwarranted weariness of her job. A ill wending, perverse, unwilling [illegible] the door—a little wire [illegible] a high sweetness and the hoarse fan call if it [illegible] whistle [illegible] walked right out that door. Suppose she took a taxi and was whirled [illegible] the Panama [illegible]

"You've no spirit," [illegible] might miserably. "A man [illegible] doesn't care enough even to say good-by."

And the voice of Pauline cooed, "Telephone, Miss Jaffer."

Molly took the receiver eagerly. [illegible] pose like were he? Then [illegible] said [illegible] Humphry. I'll send [illegible] You want to see [illegible]

Finding [illegible] and dodging a nurse [illegible] in his arms, she sprang [illegible]

WHEN she had gained the darkness of Mr Humphry's [illegible] hall, amid the horrible conversation [illegible] she was going cry. How humiliating to cry before a woman! Mr Humphry's voice came to her kind.

"I suppose they're all after you downstairs, aren't they?"

It was the kindness he did it. Suddenly in her exasperation [illegible] she was sitting on Mr Humphry's sofa with her head [illegible] she was spoiling her eyes and nose for the rest of the day. But it felt so good to break down and cry. And, by a process, extraordinary Mr Humphry was in the room in the building she could weep [illegible] and still keep her self-respect. Mr Humphry seemed to her an old, old man [illegible] with her mouth open, when suddenly he asked her to marry him, [illegible] that [illegible] rule, and right [illegible] mottled red his mouth, under his [illegible] iron-gray mustache worked queerly and his voice grew gl.

"Works you to death, that's what he does, old Samuels. Leaves you to do all the dirty work in his [illegible] he's getting rich. Oh, I'm spiteful? I see here. I see Molly, you marry me. You [illegible] yes, I mean it. You marry me. I've thought of it before. You're a nice, sober [illegible] girl. I've [illegible] to this house like a [illegible] I've got my [illegible] tired. This [illegible] and [illegible] notwithstanding.

"Mr. Humphry, I [illegible] you [illegible] astounded Mr. Humphry complacently. "Thirty years difference? I'm as spry as I ever was. I can appreciate you a lot more than the average young fellow.

"I don't doubt that, Mr. Humphry," murmured Molly.

For the first time she really looked at Mr Humphry. Possibly his fat [illegible] was in the mild-mannered kindness was what [illegible] had always appeared. He must have a kind [illegible] she recalled that [illegible] he had never found [illegible] And now here [illegible] reading [illegible] again to spend her days [illegible] when [illegible] standing [illegible] Mr Humphry who offering [illegible] Florida in the winter [illegible] Drive apartments [illegible]

SHE thought of the past [illegible] and she looked [illegible] Never [illegible] [illegible] ing days in the Van [illegible] Complaints, bad-tempered [illegible] adjust [illegible] to a use herself [illegible] old Samuels [illegible] to break loose [illegible] [illegible] Know you'd be good to me," whispered [illegible] [illegible] a fit he [illegible] he brushed [illegible] She tried to laugh Mr [illegible] and the endearments against [illegible] effect in her heart. Hadn't she always considered that she would marry [illegible] some golden future? At you. But [illegible] Just [illegible] Then she [illegible] contemplated [illegible] and [illegible] you." He could take [illegible] [illegible] he knew all about [illegible] he was [illegible] inside as a clock. Like his [illegible] he hadn't scratch [illegible] possibly [illegible] he was reliable. And he'd take her out of the wrangles and routine and disagreeable tasks that made up her life. Why, she could walk right out [illegible] and let old Samuels run his own [illegible] and staff. She could walk [illegible] his [illegible] no need to consider her [illegible] all the years he'd overworked and underpaid her—walk out into the sunshine and begin saying a twelvemonth Bermuda, a Riviera [illegible]

So on the window where she stood she could see a thin sliver of pale green [illegible] [illegible] things—the park. [illegible] had walked [illegible] in the park. In Spring [illegible] and she [illegible] and talk [illegible] the heather [illegible] [illegible] [illegible]

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while he waited for Pauline to ... conversation and ... to

"Miss Jaffer," said Pauline ... "I'm sure I don't know where ... Oh, yes, she's in the building ..."

... replied Pauline ...

Then she sat up and stared for the ...

two steps at a leap. On the second floor he looked about him. Fortunately this was a ... building ... he could ... doors ... the doorway of ...

... against the doorway of Apartment ... Miss Jaffer was in ...

"... Are you looking for her too? Well, so am I. ... ing and ... down ..."

the lady in the boudoir cap. "Then I'll go with you. I've just got to find her. It's an outrage to keep me waiting, when ..."

On the third floor they ... plaintive couple who desired much to tell Miss Jaffer that the ... apartment, refused to give up the ... and there was ... their furniture ... downstairs, and what ...

"... doing," volunteered the lady in the boudoir cap helpfully. "Don't you think so?" to the young man.

The young man, who had been ... rapidly and without ... laughed wildly. "Oh, sure! Follow the man from Cook's. I don't mind."

But he looked as if he would gladly have slain the lady ... behind him.

At the top of this flight a plumber sat peacefully slumbering. As the procession would have passed him he started up industriously.

"Hi! Say, where's somebody ... knows somethin' about what wants ... Here I am wastin' my ... around—"

BUT what Miss Jaffer was to tell him the young man and his followers never knew, for at the name of Miss Jaffer shouted in an aggrieved tone by the plumber there rapidly descended the stairs two figures, both of them very ... features, voices ...

... the plumber ...

"Miss Jaffer—is she here?" they cried ...

"Love o' Mike!" the young man murmured. "Look what's after her now."

He looked at his watch, then feverishly ... The lady in the boudoir cap, the plaintive couple, and the plumber surrounded the two troubled temperaments, who immediately, finding themselves ... sympathetic ... threw themselves into a kind of ... setting forth their grievance ... young man ...

"If she isn't on this next floor, she's in the coal-cellar." ... foot to the lower stair ...

... at that ... happened to him. At the ... of the stairs was an open window. In front of this window he stood for the merest ... considered what to do next ... was long enough for ... behind and ...

... wheeled about ... eye and ... finger and ...

MR. LLOYD glanced hastily at the group in the hall. Then he ... over the window-sill and found himself on an airy fire-escape. Pressed against the railing in a corner of this high perch was a young woman who looked as if she ... know whether to laugh or ... any one see you come ... he reassured her. "I take it ..."

... Jaffer collapsed limply against ... and her eyes grew ... she whispered ... young man appealingly. ... appeared that John Lloyd was a man ... for he instantly took her arm ...

... did not end until ... questioning ones below. Then they sat down on the window-ledge of a vacant apartment.

... busy day ...

He stopped ... into her face. As ... his position ... Molly's eyes ...

"You've been crying!"

His tone was so ... he suddenly put over here ... there that Molly's ...

"It's been such a horrible ..." she quavered. "I rented an ap... over. Then I lost control of myself, went clean crazy, and sassed Mr. Samuels. I'll lose my job, probably. And, besides all ... a man proposed ..."

... Molly ...

... care what becomes of me."

"Is he—do you—are you fond of him ..." Lloyd had great difficulty with the ...

"... I'm sure he has ... Anyway, he couldn't treat me any worse than old Samuels does." Then she smiled with determined brightness. "But let's not talk ... So you're on your ..."

"I am, and ... much time, either. Look here ..."

Molly's eyes became perfectly round. ... never get it. Oh, how dreadful!"

John Lloyd groaned.

"The criminal carelessness ... office department! It was ... letter ... I said ..."

He paused, visibly embarrassed.

"...es?" Molly prompted him softly.

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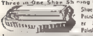

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STAMPS AND COINS

...

[illegible]

SPRING had come [illegible] softly even on fire-escapes and over [illegible]

[illegible]

[illegible] that's the [illegible] we'll fly up [illegible] a few things—"

[illegible] he put his hands on her shoulder and gave her a little shake [illegible] being—such a brand-new wife.

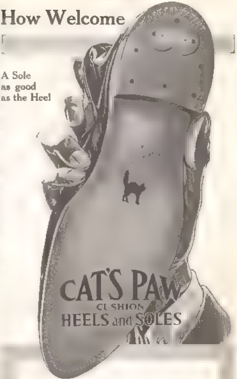
They raised the window and excon- [illegible]

A[illegible]

"Oh, Oscar, don't stop!" Molly [illegible]
"If you stop, Oscar, I'll knock your block off," breathed John Lloyd."

How Welcome

A Sole as good as the Heel



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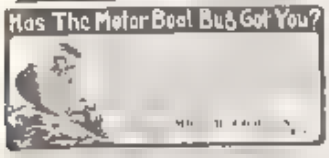

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through your own efforts

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Her Own Business—*Continued from page 4*

"Very well, Mr. Rouss

a day, but go on

nervously fumbling his watch

o do with the case

he has been a bit cruel

been cruelest if Rouss had co

He was too intent upon his

For reply he mur-

mured something unintelligible and fell through the doorway in his too great desire to make a dignified exit

you to the telephone and called

girl," he announced

and Miss Farnum

dang I yak on the telephone

"It's arranged for the fi

"You'll be in by ni

A few minutes later Mrs. Farnum was called to the telephone

dame Mrs. Farnum," came Rouss's jubilant

neighbor is to meet h

representatives of the Trust tomorrow

but Mr Rouss" said Elizabeth's

THERE was a cold rain falling next Gaston and his secretary who really attempted to motor to Farnumville, discovered.

automobile was li

the way derailed the car in the city only two miles from Farnumville

Gaston and his companion walked in

of the town. They staggered into the

been office, dreadful

they arrived, the other three pas-

forces were station

with a dense silence in progress

sundry surreptitious glances at Gaston greeted Elizabeth

"Miss Farnum, I understand now the real reason why you have decided to talk over the disposal of your properties

risk of getting drowned.

Elizabeth showed a truculent mood.

"This gentleman,

is a new attorney

I rather thought Harrow

& Rouss attended your affairs

I don't think that will ca

raised his eyebrows a trifle at

but if Hyatt's position

"I think you should have been represented by counsel

proximities can be disposed of properly

I suppose, with such hur. Miss Farnum,

to be very acid the Universe

Times made you a generous offer for your

I now understand that you

have decided to accept

well. Your father would have done wel

place in our organization now

was his own business. He made a beau

We want the highest grade

writing paper in the world— we who make

all grades. If you have been held back by the fear that we might lower the quality—"

"Gaston," Elizabeth interrupted.

is not the reason I did not want to

speak. the reason my father has

know what his father

thought. He knew he would not be happy anywhere else except with his own business and he had a loyalty toward Jo who had helped him to make the business, too. And I have, yes, I have now though they quit me as they did at an somebody's building

"I came into the office to see whether I could have father's work as he did.

ed I could. But with one exception Mr. Hyatt here, nobody wanted me to stay. My mother didn't like it, my friends, my acquaintances, laughed and sneered at me. I couldn't have gone if it hadn't been for well, perhaps it stubbornness helped. To be laughed at had enough to be cornered to be sell is worse. And that s has happened to me. I don't blame y S. Gaston for your part. You had you work to do. You were to watch for the time when things were difficult for me—"

"Oh, no, I beg of you

"Oh, yes. know. Well, I was angry with you— with you all that night. Now I feel like apologizing for bringing you on a fool's errand. Because really you are wasting your time here."

"You haven't changed your m

business to Gaston

"About selling" Mr. How everybody everything, forces me to I shall sell. Yes. And the reason I have found something bigger and better for me even than business. *But I shall not sell to the Universal.* I have made

Gaston

sternly at Rouss. There was a deadly pause, during which Hyatt turn quizzingly to Miss Farnum and saw her raise a hand warningly in his direction

arrangement s. perceived Gaston flavour that his quick was spreading. "I don

manufacturer

"To go independent?" smiled Elizab

"Why I suppose you might say he is an independent. At least he is independent of the Universal. There is no mystery it at all you are going on entire paper interests to Mr Hyatt."

The announcement produced upon the four and varying results. Gaston seemed most perturbed and surprised of all. He was too much used to aloofness and fa ures to be upset even over this

The words fell on Hyatt's ears with force and left him simply in a dazed condition of asking himself whether his hearing had gone wrong

ROUSS beat forwa

ing attitude staring at Hyatt recovering himself he leaned back and forced a laugh

"Why, Miss Farnum," he said, "you re with us

junction here, Mr Rouss"

"By no means," I said

Gaston was shrewd enough to make the next move. He rose, marched for his water-proof hat and said

"Miss Farnum is of viciously serious, Mr Rouss. don't know the but I must say congratu

Farnum me, Mr Hyatt

ya jumped up. It occurred to him he he had spoken not like the new owner of Knickerbein even if it was burlesque He shook hands solemnly with Gaston d his secretary. Rouss did not rise

"Well," Gaston was saying absently, "I hope Johnson has dug a canal for that car of ours by his time. I'm—"

was interrupted by a stout rap at the door a big-knuckled rap, artisan-like and shape And the next moment, a stout waiting for invitation, a big, wild-eyed, red-nosed man, whose sorrel-auburn pompadour hair bristled like quills, pushed his way in

"I beg pardon, Miss," he started did not like to intrude but I am afraid you will not see me otherwise. I will not take but a moment of your time. I wish to tell you this man Rouss is a crook! Ach, yes, a crook. He make a fool of me, and he make a fool of you also."

machinists said Jess

Hyatt. "we must be go

"I'll go with you as far as the station," Gaston, jumping up hurriedly. "As Schopp, you get out of here, or I you arrested. Miss Farnum, a car and have him thrown this

"Indeed not" was the reply yourself Mr Schopp, and sit down we all hear it. Mr Rouss I want you

"Is this fellow a crazy," snarled Rouss. "He'll do somebody harm if you let him go on. I told him t

"Yah, you told me s schmied Schopp. "Well, wot me? But I needn gonne to work you You gonne to me two weeks ago and tell you are sympathizer wit de labor' man I am de man to start a strike— yes"— He see wages for all de poor boys. You this man Hyatt he start out and you will see everything schmied nice. Yah! I tell you

"Mr Schopp, you don't mean la cried Elizabeth, turning pale

"He's a liar," grunted out Schopp, you get out of here. I did use the fool, Miss Farnum but I used him for Let me tell you—

All right, Mr Rouss," said the young woman wearily. "Mr. Hya is the new owner. You'll have to tell him Mr Schopp, this is Mr Hyatt. Tell him all about. Is it now the owner because "

sure he w

Mr. Hyatt plans as Hyatt and wi

haven't any energy left. I'm going up in the rag room and watch the girls. Do as you please both of them. And when you are alone again, telephone for me."

HALF an hour afterward Hyatt and Miss Farnum were together again. The first thing Hya said was

ow dear, what in the world does all his mean? I'll be a qualified actor before I get through. I've been talking w ch chopp just as if I were really the owner. How long am to mean on this score?

First tell me," she replied "what Schopp had to say"

Hyatt looked serious

It's an ugly story," he replied. "I wouldn want to prejudice Rouss, as if Schopp is telling the truth looks very bad As near as can find out, Rouss got Schopp to instigate the strike—at the same playing the other man from York against the New York men

the New York men

and was for terms.

and earn in

and one or two

of his friends

"The scoundrel Rouss hear Schopp tell you all his

stories didn wait. as he as he went out he done something about going with some people who appreciated a real man."

he does," replied Elizabeth. "I had no idea he would do a thing like that. I suppose Gaston will then turn a place But what about Schopp? Surely you'll take him back, won't you?"

still supposed to be the new owner? I told Schopp I should do all I could for him. Please tell me your plans. I am up in the air entirely

"You are going to buy me out, Edwin," she said briefly

"Just that s he replied "Buy you out? Why dear girl, have I ever said any thing to lead you to believe anybody? Honestly

ou make me think, because I ha realized before how poor

going to lend you the money I am going to sell to you for eight hundred and fifty thousand dollars. I will lend you that amount. I shall want six per cent interest. I am frightfully business-like, Edwin. I spent two hours with my lawyer Mr Hall, last night. I told him

the scheme. He thought it was a good one, provided you were the right man. I told him I was very sure you were the right man. I told him that, dear, and never smiled. Please never wear a tie of any color but dark blue, Edwin. Yes, like that you have on. I told Mr. Rudl that I had watched carefully and selected you out of a large number of men, as the ideal proprietor of Escutcheon. That was a fib, Edwin, but it sounded very—progressive, I dare say. Please, Mr. Hyatt, will you buy a paper company? Oh, my dear, I'm getting positively silly, am I not? But can you blame me, after all this fuss and feathers? Come, I've told them all you are going to buy me out! You won't go back on me, will you?"

"I—I'm stunned!" breathed Hyatt. "Dear girl, I don't know what to say! There doesn't seem to be anything to say. I am to be the manager—"

"No! You are to be the owner!"

"Very well. The owner of Escutcheon. But, Elizabeth, I don't know that I'm capable of taking hold like this. You may be risking your money foolishly. It might be better to sell to those other people. Then, at least, you'd be in no danger of loss—"

"Dear boy!" she interrupted. "You don't think half well enough of your ability. I am really very canny, Edwin, because I know this is a good investment. But, even if you should lose everything, you'd lose gloriously—and perhaps, perhaps that would bring us even nearer together than success. And I shall be so very happy, watching everything you do! For I want to share, you know, as a silent partner. I do hope you'll make some blunders—so that we can work them out together, like a big human puzzle."

"You've mentioned lots and lots of things you wanted to do for the workers—things that would be good for them and good for the company—not hare-brained philanthropic notions, but real ideas for human efficiency. Now is your chance. You do those things! There is no Rouse to stand in your way now, not even an Elizabeth Farnum to say 'no'—and I'm just wild to see what will happen! Aren't you—the least bit glad, Edwin?"

Hyatt passed a hand across his eyes. The door of the world had opened, and he was being beckoned in. New work, new responsibility, new opportunity was calling. But he wasn't thinking, because he couldn't think of those things just now. She who had come into his heart, and made it hers, was standing before him. She was not showering him with benefits so much as she was giving him the chance to conquer. She had cleverly done everything possible to annihilate the distance that once lay between them. And, in the bargain, she was giving, with a mature and womanly surrender, herself. In a swift moment he had caught her in his arms.

"It was you I wanted—just you, sweetheart!" he told her. "Without all this, I am far too rich!"

She raised her face to him.

OUTSIDE, a big car purred up to the curbing, and continued to purr with that correct, subdued sound which can be obtained only from expensive machinery.

"My mother!" cried Elizabeth, gliding from the young fellow, and hastening to the glass with fingers outspread to repair ruinples.

There was no question about it. Somebody was rustling up the stairs—rustling just as expensively as the motor-car was purring outside. The tread was uncertain and cautious, as if the owner feared to put even a gloved hand upon the well worn rail. Then the door opened.

"Well, my dear!" began Mrs. Nathan Farnum.

She stopped, seeing Hyatt. It was evident that it was not Hyatt she expected to see there. But she went on, after appraising the young man rapidly:

"I suppose it is all settled, Beth! You should have told your mother! I shouldn't have known, except—"

"It is all settled, mother," was the reply. "That is, if you mean that I have said. I suppose that is what you mean."

Mrs. Farnum was ecstatically happy. She placed a fragrant maternal kiss upon the mouth of her daughter.

"My dear," she went on, "I was sure you would see it my way. You must come right home with me. I have such huge plans."

WITH a roguish smile, Elizabeth Farnum took her mother by one hand, at the same time reaching out her other hand toward Hyatt.

"Mother," she announced, "this is Mr. Hyatt, you know. He has bought the plants from me."

"Mr. Hyatt!" exclaimed the older woman, with pardonable surprise. "Mr. Hyatt! I thought—"

"You thought I had sold to the Universal. But I decided to sell to Mr. Hyatt, who is a much more eligible buyer, from my point of view."

Mrs. Farnum was concerned only with the sale. That being a fact, she was not disposed to worry her unclear mind any further. She thought it rather strange that a young man who had been advertising manager should graduate with this celerity, but she was not inclined to argue the matter.

"I congratulate you, Mr. Hyatt!" she said sweetly.

"Yes, mother," went on Elizabeth; "and I have some other news for you, too, Mr. Hyatt has asked me to be his wife, and I have promised. You see, mother, this has been a very important day for me."

Mrs. Farnum dropped her hand-bag upon the table, threw back her head, looked twice each at her daughter and Hyatt; then, being unprecedented, she had recourse to her lorgnette, and looked at each twice through the glass.

"My dear Elizabeth!" she said. "What—do you mean? Not—really?"

"Yes, really, mother."

Mrs. Nathan Farnum rose to the occasion brilliantly. True, she had to rise brilliantly or not at all. But, considering the fact that she was barely aware of Edwin Hyatt's existence, it was rather a shock to have him handed to her as a son-in-law at sight.

Two considerations prevented Julia Farnum from weeping, fainting, or being in any other form un-Spartan and unpatrician. One was that, as she looked steadily at Hyatt for a few seconds, she observed something in him that gave her courage to meet the test; the other was that, for some years past, becoming better and better acquainted with her daughter's character, Mrs. Farnum had braced herself for—anything.

The elegant lady stepped forward two steps toward Hyatt, who emerged from his corner with weakness in his knees and misgivings in his soul. She extended a hand to him, saying, "I congratulate you again, Mr. Hyatt. Elizabeth, I shall have to ask you his given name."

"Edwin," replied Elizabeth, stuffing a corner of her handkerchief against her mouth to keep from shouting.

"Edwin?" went on the mother, "I ask you an important question, first of all. Is he't absent your family or yourself, though I'm bound to say I should like to know many things. It's simply this: After—you are married—is this office going to be *yours* or—or—*hers*?"

"Mine," replied Hyatt promptly.

The older woman sighed.

"Mind you stick to that!" she said. "I am relieved. The car is waiting; let us all go home. All three."

The End

No Longer President

Some weeks ago we published a picture of Charles R. Flint, "president of the American Trading Company." We should have said "formerly president." Mr. Flint resigned some years ago, and was succeeded by James R. Morse—in justice to whom, as well as to Mr. Flint, we make this correction.

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"What's the Matter, Robert?"

"You hardly said a word the whole time the Patersons were here. It was quite noticeable. I'm afraid they think you don't like them.

"Noticeable! I should say it was. But I was more uncomfortable over it than anybody else was. *I like* them well enough, but *I couldn't think of anything worth saying*, and you can't talk nothings to people like the Patersons. I'm beginning to dread having people in. I haven't the time to do the *reading* necessary to be a good conversationalist, and—"

"Oh, I know the very thing for you. Mrs. Peterson told me about it this evening—a way *they've* found to learn at least one interesting, worth-while thing every day. It is by joining

The Mentor Association

and we must join." The Mentor Association numbers among its members 100,000 folks who know that to be interesting to others one must constantly be absorbing interesting information—information, for instance, about art, nature, music, travel, and other good things that the world has to offer. They are obtaining this information in the most delightful form in "The Mentor."

"The Mentor" comes to them the first and fifteenth of every month—twenty-four times during the year. Each time a special topic is discussed with absorbing interest by a recognized authority who is also a gifted writer. And with each issue of "The Mentor" are six exquisite gravures or color pictures, reproduced on heavy paper, which, added to the illustrations throughout the text, and the text itself, leave a graphic and vivid recollection of the subject.

The Mentor Discussed

and illustrated at various times during the last several years, for instance, the following topics (note the scope of its interests and activities): Travel, Fine Art, History, Biography, Literature, Music, Domestic Art, Nature and Popular Science.

Beauty Spots in India; the Mediterranean; Switzerland; London; Romance in Ireland; China; Japan; Mexico; The Philippines; Alaska; Grand Canyon of Arizona; Shakespeare's Country; Beautiful Children in Art; Beautiful Women in Art; Riches and Ruskin; Pictures We Love to Live With; Great Galleries of the World; Michelangelo; Raphael; The War of 1812; Story of the French Revolution; Story of America in Pictures; The Golden Age of Greece.

Joan of Arc; Oliver Cromwell; Napoleon; Milton; Thackeray; Dickens; Shakespeare; Walter Scott; George Washington; Abraham Lincoln; American Poets of the Sea; American Pioneer Prose Writers; Famous Women Writers of England; Famous English Poets; American Novelists; Masters of American Humor; Masters of the Violin; Famous Composers; Masters of Music.

Old Silver; Gothic Architecture; Chinese Rugs; Architecture in American Country Homes; Furniture and Its Makers; Natural Wonders of America; American Birds of Beauty; Sporting Vacations; Game Birds of America; Game Animals of America; Favorite Trees; The Weather; Story of the American Railroad.

This is but a partial list of the subjects which "The Mentor" has been discussing, twice each month, with the members of The Mentor Association. It will give you, though, an idea of the delightful excursions they have been taking into realms where their desires would lead them. Yet it is only a part of

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Briefly, membership in The Mentor Association gives you these five things:

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The Blue Aura

Continued from page 5

had had her meal, and now she was under an obligation for it to this other man, this most repulsive man. She did not know whether Tyson was coming back or not. What should she say to Turco—how rid herself of him?

HE, on his part, also seemed embarrassed. He sat with his oddly wrinkled brow and deep-set little eyes blinking at her as if she, not he, were the curious one, the novelty in human flesh. She felt that no man had ever looked at her in that way before.

What was he thinking? If he would only remove his hateful scrutiny!

Suddenly he spoke, and what he said was so unexpected that she experienced a great shock:

"Excuse me, little miss, but I was looking at your aura."

In an indefinite way Dora had heard of auras. They were nebulous somethings of different colors that formed an atmosphere about one. Blue was a good color. It meant love and fortune. The girls who visited soothsayers said so.

With the shock came also a sense of relief, because she had discovered what Turco was thinking of when he sat gazing at her so strangely. She flashed her brilliant, fierce smile on him. A look of hair fell forward over her eyes, giving her the daring gamin expression that was her greatest charm.

"My aura? Is it blue?"

He shook his head.

Not blue? A disappointment, rather. She was wistful, interested all at once.

"Can you tell fortunes?" she asked abruptly.

Again he shook his head.

"No—I can only see the future."

"But that is telling fortunes! What do you see in my future?"

His reply filled her with foreboding.

"Myself—and two others."

She laughed awkwardly.

"You? *I don't think!*" There was no mistaking the contemptuous sneer, but Turco sat firm under it.

"Myself—and two others. But myself first, little miss," he said gently.

"Go on!" Dora jeered. "I'm more interested in the others. Who are they?"

He inclined his head toward the side of the café where Tyson had gone. "One of them is that boy, and the other—"

"Yes, yes! I am more interested still in the other."

"The other is a gentleman, little miss," he asserted solemnly.

"And which of you am I going to love?" Dora asked in a tone of mockery.

As she became used to the curious creature in his baggy clothes and flaming red neck-tie, he took on more human qualities. It was his voice that did it—the sweet, melancholy voice with no unpleasant rough notes in it.

"You will love all three of us," he said; "but in different ways, perhaps."

Dora laughed uneasily.

"An exciting future for me!"

"No—for us," Turco said.

"You annoy me!" she exclaimed. "What right have you to—oh, well, never mind!" she broke off suddenly, curiosity getting the better of her.

The situation was all the more uncanny because since yesterday evening, when she had first met Tyson,—passed him in the corridor,—she had felt that *he*, at least, would play some part in her life. And she had dreaded the part he might play.

Now was come the strange partner seeing an aura about her. For some unknown reason, she had more faith in him than in those who told fortunes for shillings and half-crowns.

"Go on—tell me some more," she commanded, leaning her elbows on the table and facing him confidentially.

"But I don't want to annoy you, little miss."

"You don't, really. I didn't mean anything. What color is my aura, if it isn't blue?" She still hoped it would prove to be blue.

"It is brilliant—like a rainbow, little miss."

"Oh! Is that good? There ought to be a pot of money at the end of it. Is there?"

"What do you want with a pot of money?" he asked rather fiercely.

IN her silence he read her answer. Suddenly he dived into his pocket, took out his handful of golden coins, and dropped them on to the table.

"If you need money, there it is. Take what you want. Why do you hesitate?"

Tyson was coming back. Dora saw him get up and say his farewells.

She did need money. It would be impossible to live through the next ten days without it.

All at once she ceased to feel afraid of Turco. It was his handsome, boyish partner she feared.

"Yes, yes; take what you want," Turco urged, as if he read her tortured mind.

Her hand went out and pocketed a sovereign. He swept up the rest, and by the time Tyson had crossed the room the table between them was clear.

To be continued next week

A Letter from Mrs. Burnett

TO *receive the congratulations of Jack London, John Luther Long, and Mrs. Frances Hodgson Burnett all within a period of a few months—surely this is more than fortune has a right to expect. We already shared with you Jack London's letter and Mr. Long's, and now, out of the clear sky, a note from Mrs. Burnett, just in time for our second birthday. Aren't we the lucky people!*

DO you know, I should like to place myself on record with regard to Every Week in these its early days? I read so few magazines, because most of them seem in line after each other in such weary imitations. Yours, despite its tender youth, walks quite firmly in a path of its own, and I like to follow it.

It is a vigorous little thing, with clear young vision and a view which reaches far on all sides. I wholly believe in its continued and broadening good fortune.

Yours sincerely,

FRANCES HODGSON BURNETT.

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How Can I Borrow a Little Money?

By ALBERT W. ATWOOD

Will you give me the name of a responsible firm or individual in New York City that will lend money on salaries without security?

Would you give me some information about the credit union? It is having a very prosperous run throughout Massachusetts at the present time.

Would you consider it safe and reliable for a person of very limited means to invest in the $100 bonds of the Morris Plan?

THESE questions are typical of many that frequently come to this magazine. The first question is the most interesting and important, because it is most fundamental. The answer is, you can't do it. You can not borrow money from a bank without security.

A bank lends to a business man—let us say, a coal dealer or a builder; and, while the bank does not actually take the coal to store in its vaults or the builder's tools and lumber, yet the bank usually has some sort of claim upon these material things, and that is its security. Of course the bank will lend upon direct security in its possession; such as bonds or stocks, and it will lend upon mortgages in some cases, or even in a few cases upon a life-insurance policy. The bank considers the man's income, character, and other personal affairs, but it must have something besides that. Security is sometimes waived if two indorsements can be obtained; but they must be indorsements of responsible business men well known to the bank. Moreover, such loans are made only to depositors.

Until recently the country was overrun with loan sharks, unscrupulous money-lenders who lent without security, but often charged more in interest than the amount of the loan. These were the chief resort of the very small wage-earning borrowers. The Russell Sage Foundation, through its division of Remedial Loans and other agencies of reform, has fought this evil most successfully.

For one thing, there are now thirty-eight cities in twenty-four States that have remedial or semi-philanthropic loan societies. These are operated by prominent and public-spirited men on the basis of definitely limited dividends. In New York City, by way of illustration, there is the Provident Loan Society, the Hebrew Free Loan Society, the Chattel Loan Society, and a number of others. The Morris Plan banks, while different in many respects, are similar, in that well known and public-spirited men are connected with them.

None of these semi-philanthropic small-loan societies are able to lend at low rates of interest. At the very lowest they must charge 12 per cent. a year (there is only one, I believe, that charges as little), and most of them charge from 24 to 36 per cent. a year. The high rate is absolutely necessary, because, unlike banks, they have no deposits to lend, and must depend solely on their own capital. All these semi-philanthropic societies are obliged either to take a chattel mortgage upon furniture, or else to secure two indorsements of responsible parties.

While the semi-philanthropic concern is a great improvement over the loan shark, the real way out for a wage-earner who needs to borrow is to become a member of a credit union. Being a cooperative enterprise, and having deposits to lend, the credit union operates on a far cheaper basis than a private loan enterprise, even though the latter is conceived in a spirit of philanthropy. Any small group of men and women having a common bond can form a credit union under the laws of New York, Massachusetts, and numerous other States. The members should either all live in the same neighborhood, or have a common occupation or other interest. If they all live near one another, or work for the same firm, belong to the same church, club, labor union, school district, or grange, they are fitted to form a credit union.

Each member buys one or more shares in the union on the weekly instalment plan, each share having a par value of $5. Proceeds are used for loans to members desiring the same. The interest charged is not allowed by law in New York to be more than 12 per cent. a year, and often is much less. No security whatever is required, but the borrower must obtain the indorsement of one or two fellow members. It is a fundamental principle of credit unionism that the loan must be of benefit to the borrower—that is, effect a saving, add to his working efficiency, or supply an urgent need. Those who desire further information about credit unions can secure all the printed directions from the Russell Sage Foundation, 130 East Twenty-second Street, New York City.

Answering the last question, it may be said that no good reason presents itself for doubting the safety of the 5 per cent. $100 bonds sold by the Morris Plan banks.

Free Booklets You May Have for the Asking

The Railway Investors' League, of which Mr. John Muir is chairman, has been incorporated as a membership corporation under the laws of the State of New York. The organization is taking an active part in the movement to secure higher rates for the railroads. Descriptive circulars may be obtained on application to F. M. Whelan, secretary, 61 Broadway, New York.

The Citizens Savings & Trust Co., of Cleveland, Ohio, will furnish to our readers, upon request, Booklet P, which contains some very interesting information on banking by mail.

Jack Kox, a monthly magazine published by R. H. Woods & Co., 120 Broadway, New York, contains quotations and information about high-grade bond investments in $100, $500, and $1000 denominations. An excellent and helpful publication for those who always all want to invest safely with an interest return of 4 per cent. to 6 per cent. Copy sent upon request. Ask for booklet 2.

So much is written about the war and its effects, that for business men a condensed and interesting treatment of things that are happening, as they affect business, is of value. The *Babe Review* has an international reputation as the most graphic publication of this character. Issued weekly by J. S. Bache & Co., 42 Broadway, New York City. Sent on application.

Exceptionally complete annual reports showing the progress made by Standard Gas and Electric Company and Northern States Power Company will be sent to investors by H. M. Byllesby & Company, Managers and Engineers, 208 South La Salle Street, Chicago, and 1210 Trinity Building, New York.

A new circular, showing how to obtain a dividend every month through the Odd Lot method, has been issued by Hornblower & Peabody, members of the New York Stock Exchange, 7 Wall Street, New York City. Ask for Circular O-14. The firm also offers special advantages in the way of advice to small investors.

Some very interesting literature regarding 6 per cent. farm mortgages on improved Montana farm land is being issued by Phelps-Eastman Co., Investment Bankers, McKnight Building, Minneapolis, Minnesota. Copy sent free of charge on request.

The *Odd Lot Review*, published weekly, summarizes financial conditions in terms, readable form in a style to meet the need of the small as well as large investor. Sample copy sent on request to 61 Broadway, New York City.

All investors interested in the remarkable progress of public utilities bonds should write to F. W. Brooks & Co., 115 Broadway, New York, for a copy of their magazine, entitled *Bond Talk*, which deals with the fundamental principles of investment and the advantages of public utilities bonds. Ask for *Bond Talk* B.

Investors desiring to acquire $100 bonds of the best known issues, and of a class that is legal for investment by trustees and savings banks, should send for the booklet O that has been prepared by Merrill, Lynch & Co., members of the New York Stock Exchange, 7 Wall Street, New York City.

Public-utility companies have shared the prosperity and rapid growth of this country. Investors who are interested may obtain further information by writing to Williams & Coleman, 60 Wall Street, New York City. Ask for copy "O-4."

Any one interested in the security market should send to L. R. Latrobe & Co., Inc., 111 Broadway, New York, for their statistical books on Copper Stocks, Motor Stocks, Standard Oil Stocks, Investor's Guide (free copy), or Weekly Market Letter. The firm will send you any one of these books free on request. Partial-Payment Plan.

Information of value for the average investor on $100 bonds and other securities yielding 5 to 7 per cent. is supplied by Coleman & Peake, 50 Broad Street, New York, through their weekly market letter, the *Financial Review*, which will be supplied if requested. Address Department E. W.

First farm mortgages and real estate bonds are not subject to fluctuations in value in these uncertain times. E. J. Lander & Co., Grand Forks, North Dakota, will send a booklet free to those who are interested in farm mortgages. Ask for booklet "E."

Have you read Mr. Atwood's financial booklet, "Making Your Money Work for You"? It is written especially for our readers, and if you will write him, inclosing five cents in stamps, at 381 Fourth Avenue, New York, he will send you a copy.

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